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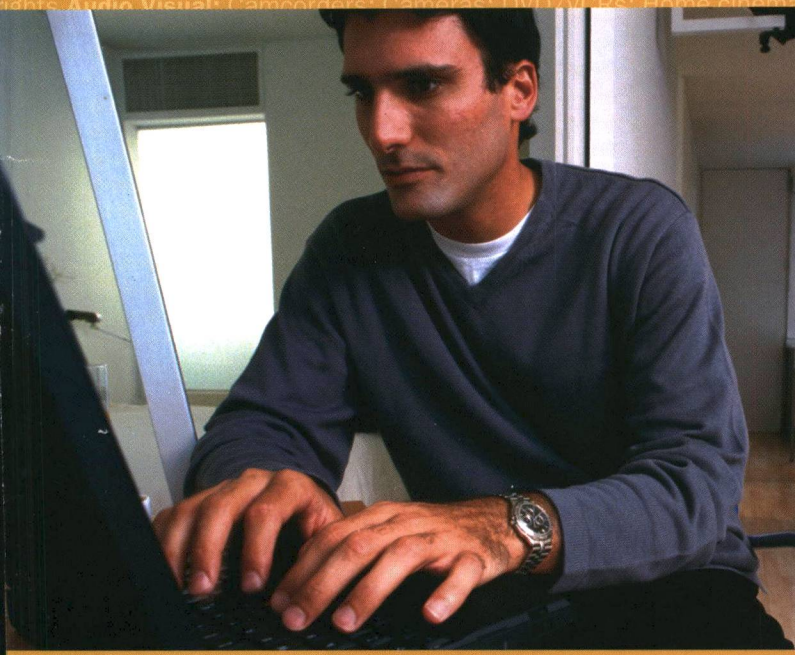

WHICH? extra

See inside for details on how to access our exciting new website

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WHICH?

FULL OF GOOD SUGGESTIONS

SEPTEMBER 2002

Unit trusts
Sound advice for small investors

Wider screen TVs
First tests on 32-inch sets

Fried and tested
Best Buy frying pans and grill pans

BYE BYE, BT

COULD YOU SAVE ON YOUR PHONE BILLS?

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Extra value for Which? members – available 24 hours a day

I hope that, by the time you read this, you won't have been able to miss the fact that we have a new website, Which? Extra, available exclusively to *Which?* subscribers. At the heart of the site is an archive with hundreds of recent *Which?* reports. Use the search facility or the easy-to-use category headings to find the advice you want, fast.

There are extra features, too, such as a directory of relevant web links and the chance to download any of our current factsheets. To celebrate the launch of the site, there's even a chance to win a Best Buy laptop computer (or £1,500 in cash). For more details of the site, see p58 of this issue or just log on to www.which.co.uk/whichextra.

Which? Extra is designed to give you even more value from your subscription. But we aim to make sure that every issue of *Which?* is full of advice to save you money and time. This month we show how to save money by switching from BT or by redirecting calls through an indirect service provider. We tot up the savings on offer by using non-original printer cartridges and paper (our tests show they can be just as good), and have even been shopping in Calais to show the wide range of bargains available across the Channel.

Also new this month is 'Best Buy Monitor'. Every month, we'll let you know the latest price for a range of Best Buys (full details of where we found the best prices are on Which? Extra). We'll also give details of any Best Buys that have been updated or replaced since our tests.

Helen Parker

Helen Parker, Editor

WHICH? is published by Consumers' Association – campaigning for all consumers

WHICH? extra
www.which.co.uk/whichextra

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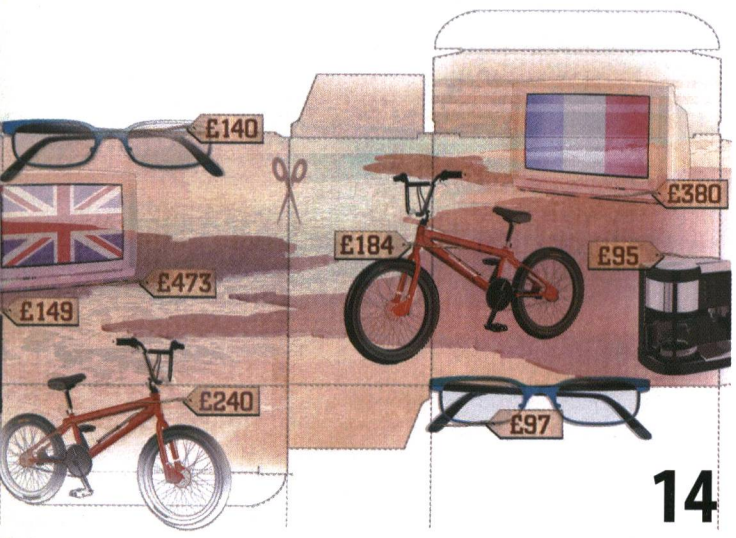
Jenni Conti tells you how you can save money on your phone bills – p24

Dave Holes selects the best from 19 sets of loudspeakers – p46



contents

COVER JACEY/DEBUT ART

SEPTEMBER 2002

News

04 **INSIDE STORY** When two extra nights means one, and the honeymoon where the in-laws came too

08 **MEAT** Safety alert: why eating meat can harm you

10 **ALL CHANGE** A new picture-messaging service from T-Mobile, Prince Charles's organic ice cream, and more

Choosing & using

14 **CROSS-CHANNEL SHOPPING** There's more to cross-Channel bargain-hunting than cheap wine and beer

18 **PRINTER PAPER AND CARTRIDGES** We found that some cheaper versions perform just as well as the main brands

20 **WIDESCREEN TV** Prepare yourself for the BBC's new digital channels with one of our Best Buy 32-inch sets

24 **PHONE COMPANIES** How to save money by switching operator or rerouting calls to an indirect service provider

28 **AUSTRALIAN WINE** We taste some wizard white wines from Oz, though the Chardonnays lose out

30 **COOKWARE** The best frying pans and grill pans

34 **CAR DEPRECIATION** Some cheap cars are a false economy, so can you justify that new sports car you always wanted?

40 **DIGITAL CAMERAS** Snap up one of our Best Buys

42 **UNIT TRUSTS** If you're thinking about dabbling in the stock market, unit trusts can be a good place to start

46 **SPEAKERS** 19 hi-fi speakers on test

50 **HEALTH AND LIFE INSURANCE** Our experts help Melanie and Peter sort out the cover they need

Regulars

52 **ASK THE EXPERTS** Your questions on drains and sewers

54 **SAVINGS MONITOR** Best Buys for your savings

55 **BEST BUY MONITOR** Our Best Buys for the kitchen

56 **CONTACTS A TO Z** Save time when shopping around

57 **INDEX** Main reports in our March to August issues

58 **MEMBER BENEFITS** Get more from your subscription

60 **BRIEF CASES** Two cases from our lawyers' files

insidestory

Consumer stories that make a difference

WEDDING DELAY PAYOUT VICTORY

Jenny Longshaw and William Richardson ended up spending their Caribbean honeymoon with the in-laws

Holiday giant JMC has been forced to pay a couple £2,165 for messing up their plans for a romantic Caribbean wedding and honeymoon.

The result was a honeymoon where the in-laws came, too.

Jenny Longshaw and William Richardson, from Milton Keynes, booked 15 months in advance to ensure all went smoothly with their plans to wed last year in a beach-side setting in the Dominican Republic.

They wanted their families to attend the wedding in the first week. The second they planned to spend on honeymoon – without the entourage.

JMC Holidays' weddings department had confirmed that the couple could wed during the first week. But public holidays pushed back the date to the second. Jenny and William only discovered this three months before the wedding, when they came to pay the final balance.

Complex bookings for both sets of parents, Jenny's sister and brother-in-law, William's sister, and William's eight-year-old son, Connor, had to be rejigged. It left just one day when everyone could attend, at the start of the second week. Several family members were now staying the second (honeymoon) week.

To add to the stress, Jenny and William didn't know until the day before they flew that they'd be able to switch the ceremony to the one day when all the family could attend.

After JMC offered paltry compensation, Jenny and William contacted Which? Legal Service, and began legal action against JMC. This May, a court awarded the couple £2,165 compensation for loss of enjoyment and for the lack of a proper honeymoon.

Jenny said: 'They really messed us around. We didn't get a proper honeymoon at the time – we had to put that off until our first anniversary.'

JMC apologised and said it works hard to ensure wedding arrangements run smoothly, but hadn't anticipated public holidays in this case. It added that it does not guarantee a specific wedding date.

● ACTION POINT

Ensure special arrangements or requirements for your holiday are in writing, and noted on the confirmation invoice.

When two nights become one

When is a two-night stay a one-night stay? When it's advertised in a P&O Princess Cruises brochure.

Last year, Mike Curno, from Plymouth, and his family were set for their sixth cruise: 17 nights in the Caribbean on Sun Princess, leaving Los Angeles in September. Mike fancied extra time in Los Angeles before embarking, so he decided on a 'Stay Longer Hotel Option'.

The brochure enthused: 'From £45 per person (Los Angeles)…Enjoy an optional pre-cruise two-night stay in Los Angeles…See pages 56-57 for details.' But two nights was only one – although the price was correct.

Confused, Mike booked rather than have no extra time in Los Angeles, paying £270 for his family to stay longer. Later, he complained to the company's head office, and his local trading standards department. Princess Cruises replied that the brochure said on p56: 'The savings on your unused hotel facilities have been taken into account when preparing these stay longer opportunities'. Further clarification was on a different page.

This means that every passenger gets the first night in a hotel as part of the package. But if you book 'two nights' extra, the deal swallows the first – leaving just one 'extra' – but the price takes this into account.

Whichever way it's explained, there is still only one night extra for £90, not two for £45 each.

The firm's rebuttal didn't impress Plymouth's trading standards department. It felt the brochure was misleading because the explanation didn't appear near the offer.

The new brochure is clearer. The firm admitted the previous version was unclear, adding that customer feedback was included in its review.

£4,000 FINE

Black & Decker has been convicted of breaking safety laws after a father of two needed hospital treatment for injuries that were caused by a faulty garden strimmer.

As soon as Stewart Bennett, 40, of Newcastle-upon-Tyne, plugged the GL570 strimmer into a socket, it began to spin. It should only work when the handle is squeezed, but faulty wiring left this one on all the time when plugged in.

Stewart, whose nine-year-old son, Liam, was nearby in the

Phantom debt threat

A phone company cut off a woman's phone and TV twice, charged her £40 to reconnect and threatened her with court action – all over a bill she'd already paid.

It took Jill Sime about eight weeks to convince NTL that she'd paid the £79 on time last November, because the company wanted the original cheque from her bank as proof. Meanwhile NTL continued to chase her for money apparently lost in its own systems. It barred her phone from outgoing calls and cut off her cable TV.

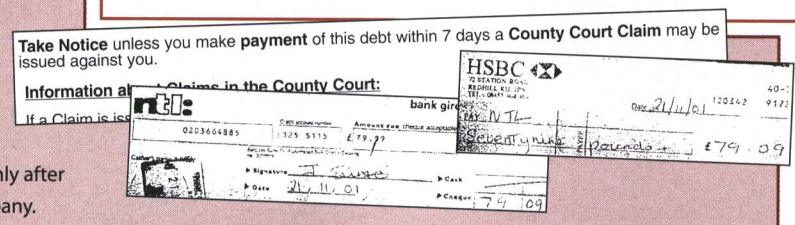
Even after NTL accepted that Jill had paid, its debt collectors and solicitors continued for another four months to demand she pay reconnection fees. These demands stopped only after *Which?* contacted the company.

The saga leaves a question mark over NTL's systems. Despite repeated requests, it couldn't explain to *Which?* how the blunder occurred, and blamed an 'admin error'.

Jill, from Surrey, had paid at her local HSBC bank. She handed over her cheque and pre-printed giro slip. HSBC told *Which?* that the money had gone immediately to the correct NTL account. Only after Jill retrieved the cheque did NTL trace the money.

To top it off, when Jill tried to switch to BT, she says NTL staff claimed it would cost £150 to keep her number, and that it cancelled her request to switch to BT. NTL said it was a misunderstanding.

It apologised for not wiping off the £40 charges after discovering that Jill shouldn't have been cut off.



PHOTOGRAPHY HADDON DAVIES

MONEY DOWN THE DRAIN

A plumber who lost a court case over shoddy work refused to settle and threatened to sue the victim for complaining to his trade body.

Oxford County Court ordered Vincent Tyrrell, trading as AMV Property Services, in Abingdon, to pay Lauren Bourque £444 after they sued each other over his fee for work on her bathroom.

The firm tried to charge Lauren £789. But, among other problems, its shoddy work included a pipe join wrapped in chicken wire and a carrier bag. Lauren refused to add to the £300 she'd already paid. The judge said Mr Tyrrell should repay her £444, which included an allowance for her expert's fees and for putting right the problems.

The pipe join was wrapped in chicken wire and a carrier bag

In court, Mr Tyrrell refused to pay, and bailiffs' attempts to enforce the judgment failed – they returned saying he owed the value of all his goods to the Inland Revenue already.

Lauren also complained to Mr Tyrrell's trade body, the Guild of Master Craftsmen. When Mr Tyrrell found out, he phoned Lauren and threatened to sue her for libel. The guild said it was 'unable to take any action'.

Lauren's surveyor's report said the work was mostly 'below the standard we would expect from a competent contractor.'

AMV told us that Lauren had wanted a cheap job and the judge had said its reputation was intact.

VER DANGEROUS STRIMMER

garden, suffered cuts and severe bruising when the machine, dangling behind him, lashed his right calf. Stewart told *Which?* the ordeal was 'agony' – doctors later prescribed painkillers.

Following the incident, in June last year, Black & Decker investigated and found that 50 strimmers with the same fault had gone undetected through the production line because a testing device wasn't working. All the affected products have been recalled and are now accounted for.

North Tyneside's trading standards department prosecuted Black & Decker for electrical safety offences, and the company pleaded guilty. It was fined £4,000 in July.

Stewart, who is suing Black & Decker over his injuries, said: 'I rang Black & Decker on the day it happened, which was a Friday, but all they said was the appropriate person wasn't in till Monday. I've had a new strimmer from them – but no apology.'

Black & Decker told *Which?* that it has now installed a 'master tester' to ensure its testing devices are working properly.

The faulty strimmer left Stewart Bennett with cuts and severe bruising on the back of his right leg

CAMPAIGNING FOR YOU

- ***Which?*** **research is helping prove the case for banning dodgy food claims such as '90 per cent fat-free'.**

We've shown how you can be misled into thinking '90 per cent fat-free' foods are healthier than low-fat. Our work is cited in draft European plans to ban such claims.

Another claim we've slated – 'suitable for diabetics' – has been condemned by the Food Standards Agency and Diabetes UK. People with diabetes don't need special, often over-priced, foods.

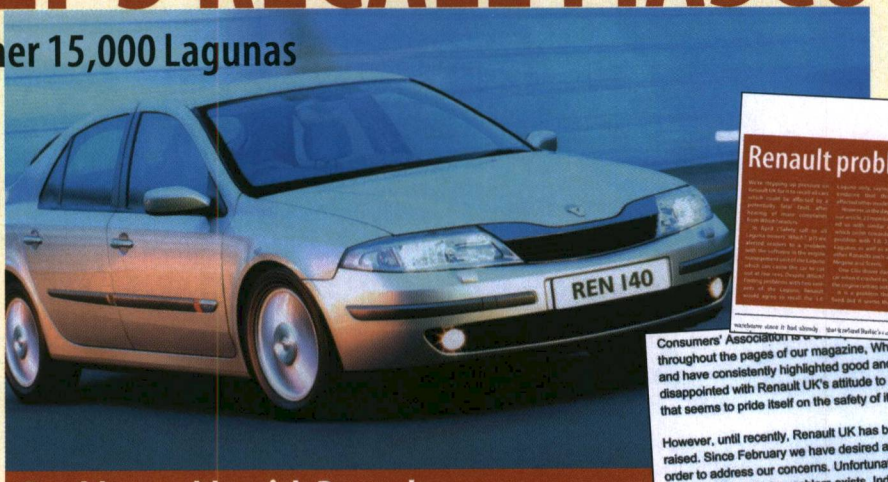
- **We've renewed our call to scrap the law allowing big brands to rip off consumers by controlling EU imports. It follows the High Court ruling that Tesco had been selling imported Levi's illegally.**

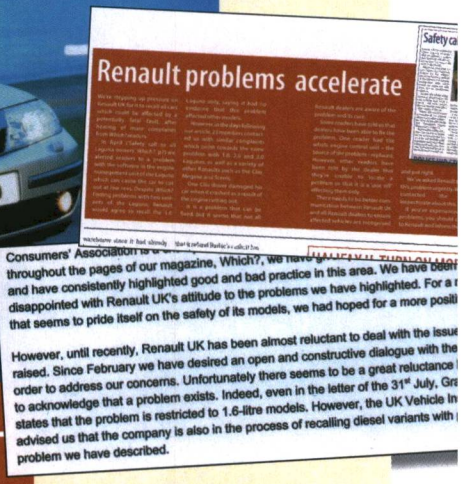
- **Our honest labelling campaign has persuaded Marks & Spencer to scrap a 'Count on Us' barbecue marinade with more calories than the normal version, and to clarify lettuce content in a roquette salad.**

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

RENAULT'S RECALL FIASCO

Renault recalls another 15,000 Lagunas




Renault problems accelerate

throughout the pages of our magazine, Which?, we have
and have consistently highlighted good and bad practice in this area. We have been
disappointed with Renault UK's attitude to the problems we have highlighted. For a
that seems to pride itself on the safety of its models, we had hoped for a more positi

However, until recently, Renault UK has been almost reluctant to deal with the issue
raised. Since February we have desired an open and constructive dialogue with the
order to address our concerns. Unfortunately there seems to be a great reluctance
to acknowledge that a problem exists. Indeed, even in the letter of the 31st July, Gra
states that the problem is restricted to 1.6-litre models. However, the UK Vehicle In
advised us that the company is also in the process of recalling diesel variants with
problem we have described.

As a result of our ongoing investigation (see 'Inside Story', April and June), Renault has offered to inspect the cars of 35 *Which?* readers who complained of engine cut-out. We welcome this move but don't think it goes far enough, because Renault still won't admit that other owners could be at risk from this.

In a recent letter to *Which?* Renault stressed that the problem was restricted to the Laguna 1.6. But, the next day the Vehicle Inspectorate (VI) sent us details of another recall – already registered by Renault – recalling 15,462 Lagunas, including some diesels whose 'engine may stall at idle or after hard acceleration'. And, in August 2001, 761 Renault Méganes were recalled as their 'engines may cut-out'. So, clearly, the engine cut-out problems are more widespread than Renault has admitted to us.

Renault says that the technical reasons for cut-out are not identical in each model, but the consequences are the same – drivers are put in danger by their cars suddenly cutting out.

Although Renault has acknowledged a problem with the Laguna 1.6, it continues to deny to *Which?* that other models could be affected, despite complaints from 50 readers who've experienced repeated engine cut-outs in their Renaults. Only seven of the complaints are about Laguna 1.6s. The remaining complaints concern other types of Laguna, Clios, Méganes and Scénics. At least 30 of the cars are less than three years old.

And to top it off, owners suffering from these problems aren't being treated consistently by dealers. Some Renault dealers have carried out repairs to readers' cars – reprogramming or replacing the engine management unit to fix a cut-out problem. Others seem unable to locate a fault or unwilling to investigate the problem.

FLAWS IN RECALL SYSTEM

Renault says that it issued a full recall in March of all 4,836 Laguna 1.6s affected. But, despite reassurances from Renault UK that all its dealers have been notified of the recall, we're worried that some are still unaware of the fault and how to fix it. When we rang eight Renault dealers in the UK, none gave us the correct details of the recall. Most denied there were any major problems but some advised us to give them a registration number for checking.

Which? believes that there are serious flaws in the UK's car recall system, too.

Manufacturers should report recalls to the VI and send letters to owners asking them to bring vehicles in for checks. Incredibly there's no requirement for manufacturers to publicise recalls in the press or on their own websites.

Manufacturers' recalls are not closely monitored and some choose to publicise recalls more than others.

WHAT DO WE WANT?

We've asked Renault to admit that there may be a problem of engine cut-out with some cars – regardless of model.

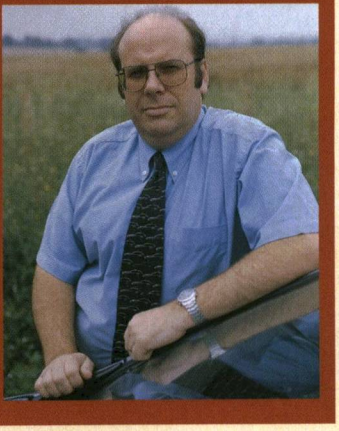
We believe it needs to investigate the problem more widely and make sure dealers are aware of any fix. Anyone experiencing engine cut-out, in any recent Renault model, should be treated fairly and have the problem investigated and resolved quickly.

We've written to Renault UK and France to raise these points and are discussing this matter with them.

Please write to us at Dept JH with details of your car if you've experienced engine cut-out on a new Renault, and lodge a complaint with the VI on 0117 954 3300.

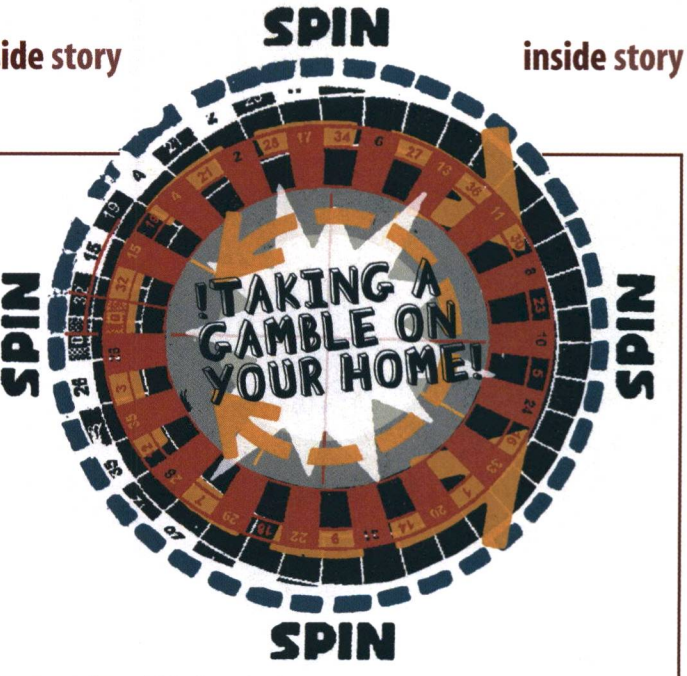
Double trouble with Renault

Peter Gledhill, from Northamptonshire, had problems with not one, but two new Laguna 1.9 diesel turbos. The first car had a problem with surging acceleration, so after three months of frustration Renault exchanged it for a new model. He realised the replacement had a serious cut-out problem within a few miles of leaving the garage. He turned round and took it straight back to the dealer, but no fault could be found with it. Peter then went through six months of inconvenience as the car lost power up to 20 times a day. He returned the car to the dealer six times but it couldn't find or fix the problem. Peter narrowly avoided a head on collision with a lorry, and his wife refused to drive the car at all.



Finally, Peter had had enough. Renault had refused to refund or replace the second car so his only option was to sell it back to them just six months after buying it – at a loss of £3,500. His car may have been affected by Renault's diesel recall.

PHOTOGRAPHY PHILIP REESON ILLUSTRATION ALEX WILLIAMSON



Following last month's report on the scandal of home income plans, we expose yet another equity release horror story

Jane Hurst, from Christchurch, Dorset, aged 85, is trapped, unable to afford to move because of a Bank of Scotland mortgage she took out four and a half years ago. After borrowing just £37,500, she has to repay a staggering £112,500 plus the original loan if she wants to move.

Jane says: 'This is a crippling mortgage that I feel I can never escape from. I can't afford to move to a flat or to a private rest home – and yet I live in a bungalow worth around £300,000.'

Jane has a shared appreciation mortgage (SAM). It's designed for older homeowners who want to access some of the equity in their house – perhaps to pay for improvements, holidays or the cost of long-term care. Bank of Scotland lent the money to Jane on the basis that, although she wouldn't have to pay any interest during the life of the loan, she would share any future increase in the value of her property (called the appreciation) with the bank.

Jane borrowed £37,500 in 1998, which was then 25 per cent of the house's value. In return she promised Bank of Scotland a 75 per cent share in the appreciation. The rise in house prices means that the 75 per cent share is now worth £112,500, and Bank of Scotland is entitled to this if she moves or dies.

She's asked the bank to release her from the loan but it says it can't because it has sold the benefit of the mortgage to a finance company. It can do this because she signed a contract giving the bank this option.

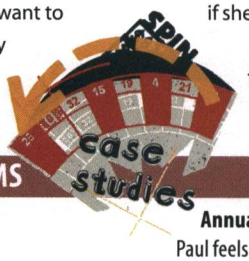
This type of mortgage was sold by Barclays and Bank of Scotland in the late 1990s and, although not currently available, may appear again. Buying one is effectively gambling on the property market and, if you lose the bet, and property prices increase quickly, you can end up owing a fortune. If Jane pays back the loan now, it will have cost the equivalent of a mortgage with a 67 per cent annual interest rate. The average standard variable rate over the same period has been just over 7 per cent. Although she still benefits from 25 per cent of the increase in the value of her property, it makes it difficult to move as other properties have increased in price, too.

Releasing equity in your property is not necessarily a bad idea, but it should be planned carefully. We're concerned that people taking out SAMs were not made aware of the possible consequences. Jane's type of loan is useful only if you know that you'll never move or have to sell to pay for care.

Jane isn't alone in telling us about problems with SAMs. 'Shared problems' (see left) outlines some of the other problems people have faced.

Both Bank of Scotland and Barclays say they have no plans to reintroduce SAMs, but equity release is tipped as being the next big money earner for lenders. We are concerned that the risks of these products haven't been thought through properly by the industry. Careful planning and good advice is needed before money is raised this way.

We'll be reporting on equity release deals in detail next year.



SHARED PROBLEMS

Neil Smith of Berkshire
Lender Bank of Scotland
Borrowed His parents borrowed £55,000 in 1997
Property value in 1997 £220,000
Estimated value now £450,000
Total amount to pay if they move now £227,500 (£172,500 plus the original loan of £55,000).
Annual interest 63 per cent
Neil's parents took out a SAM when they were in their 70s. His parents took advice from their solicitor but Neil thinks that they were not advised properly.

Neil says: 'This scheme is not a mortgage but a property speculation arrangement. Bank of Scotland promoted this product as a no-interest agreement and yet the true cost of my parents having borrowed this money is almost 70 per cent a year. That just cannot be right.'

Paul Long of Buckinghamshire
Lender Barclays
Borrowed £38,750 in 1998
Property value in 1998 £155,000
Estimated value now £280,000
Total amount to pay if he moves now £132,650 (£93,750 plus the original loan of £38,750 and administration fee of £150).
Annual interest 60 per cent

Paul feels Barclays misled him. The sales literature gives examples of how much you could end up paying back and quotes APRs of 3 per cent and 8.7 per cent. Paul doesn't believe these made it clear just how much the loan could cost.

He says: 'We have considered the possibility of moving to France but can't entertain that idea now. We feel stuck.'

Betty Walton of Kent
Lender Barclays
Borrowed £57,500 in 1998
Betty says that Barclays overvalued her property when she wanted to sell last summer. Three estate agents valued her house between £240,000 and £275,000. But Barclays said it was worth £310,000 and would calculate its share of the appreciation on its figure. Betty told us: 'It's obvious, if we cannot reach the figure it has put on the property, we will be unable to sell or, if we sell at a lower price, we would have to make up the difference.' Barclays said: 'If a customer has a query on the market valuation of their property they should contact us and we will deal with their complaint on a individual basis.'

Names have been changed.

TOP TIPS

- Get independent legal and financial advice
- Be sure you understand the terms and conditions before you sign
- Keep a record of any conversations you have with the bank and your advisers, and any advice, letters or literature you receive
- Find out what will happen if you want to move house
- Consider how a changing housing market could affect you
- Make sure you, or your advisers, understand how the scheme affects your social security entitlements
- Look at alternatives such as interest-free loans from your local authority for long-term care

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or e-mail **insidestory@which.net**. We're sorry but we can't reply individually.

WHY MEAT STILL CARRIES A HEALTH RISK

Meat smugglers targ

By Will Hatchett

Illegal food imports are flooding into the UK through Heathrow and Gatwick airports, with little or no official controls, *EHN* has learned. The main sources are west African countries, in particular Gambia, Ghana, Nigeria, Cameroon and Gabon.

Travellers on a typical flight from Ghana may bring in up to 0.5 tonnes of

on a single flight from Nigeria last year, netted 2.5 tonnes of meat in 56 bags. Passengers were carrying up to five

Poster t

IT IS ILLEGAL TO SMUG PLANTS INTO THE UNIT

You must tell a Customs Officer in t Red Point if you have prohib There are penalties of up to 2 years

Unfit horsemeat 'was supplied to pie firm'

HORSEMEAT from a knacker's yard w delivered to a meat pie firm for seve years in unmarked

From dodgy burgers to BSE, the meat we eat can harm us, so it's vital that meat safety controls are properly enforced. But this isn't always the case. We've focused on three worrying issues surrounding meat safety – unfit meat that's sold for human food, breaches of BSE controls, and meat smuggling – that show the current controls aren't always working.

There are strict controls over meat safety, so why are there still so many horror stories?

SMUGGLED MEAT

WHAT'S THE PROBLEM?

Meat is being smuggled into the UK and sold in shops, markets and restaurants. Smugglers bring meat, including bushmeat (wildlife such as monkeys, antelopes and insects, mainly from West Africa), in their luggage, or it's smuggled in consignments of other food such as fruit and vegetables.

Smuggled meat doesn't undergo the same checks as legitimate meat, so there's a risk it's contaminated with food-poisoning bacteria, parasites, viruses and other contaminants. It's a likely cause of the recent swine fever and foot and mouth outbreaks in the UK, and there's a worry it could spread human diseases, too.

At Heathrow Airport in one year just over ten tonnes of illegally imported meat, meat products, fish and dairy products were found in cargo consignments. Also, 3,767kg of meat and animal products (equivalent to seven beef cattle) were uncovered during spot checks of personal luggage.

WHAT'S BEING DONE?

Environmental health officers (EHOs) carry out spot checks of luggage and imported cargo at ports and airports, but inspections are limited. As one EHO told us, often the first they know of a problem is when they're called in by baggage handlers because blood is seeping from meat smuggled in passengers' luggage.

Bushmeat such as monkey and antelope is being smuggled into the UK

Earlier this year the Department for Environment, Food and Rural Affairs (DEFRA) published its action plan to clamp down on meat smuggling. The plan includes giving EHOs new powers to search baggage for illegally imported meat, and an assessment of the risks to animal health. DEFRA has also launched a new campaign to raise public awareness about the rules for importing meat.

The Food Standards Agency (FSA) has made recommendations to improve public health protection, covering local authority training, information and improved liaison.

IS IT ENOUGH?

The EHOs we spoke to said they need more resources to deal with this problem. At one major airport there are two EHOs and one technical assistant, and all their time is spent doing routine checks.

Although EHOs now have search powers, they can't stop passengers – this has to be done by a customs officer. And the assessment of risk to animal health from smuggled meat needs to be extended to cover risks to humans, too. The EHOs also felt there should be greater penalties and deterrents to stop smugglers, and better communication and co-ordination between the agencies involved.

BREACHES OF BSE CONTROLS

WHAT'S THE PROBLEM?

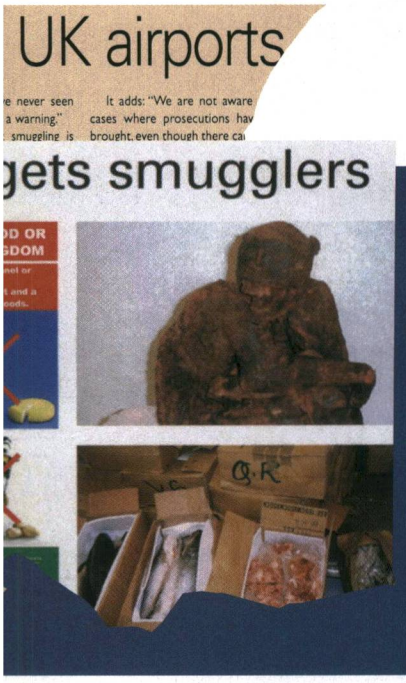
BSE controls are in place to minimise the risk of people eating meat that might be infected with BSE, but these controls are regularly being broken.

Between January 2001 and April 2002 there were 29 seizures of imported meat (from Belgium, Denmark, Germany, the Netherlands, the Republic of Ireland, Italy, Poland and Spain) containing specified risk material (SRM) such as spinal cord – the parts of animals most likely to contain BSE infectivity. By law, SRM must be removed immediately after slaughter, stained and disposed of. Recently, spinal cord was found in UK beef that had been passed as fit for human consumption, and a report by the French Food Safety Agency found serious breaches to BSE controls. Ten per cent of carcasses in abattoirs it surveyed over a six-week period contained SRM.

In the UK, BSE controls ban meat from cattle over 30 months (OTM) being sold for human food (with

Meat that's suspected of being infected with BSE is stained and disposed of

PHOTOGRAPHY HARINGEY COUNCIL, PA PHOTOS, STILL PICTURES



limited exceptions), but this year two consignments of imported meat containing OTM beef were detained. Animals born from mothers with BSE should be culled, but recently meat from two cows whose mothers had BSE reached the human food chain.

WHAT'S BEING DONE?

If SRM is found in imported meat, it's seized and destroyed and the exporting country is alerted to the problem. Where there's a persistent problem with meat from a particular abattoir, its licence may be suspended. If SRM is found in meat that's been approved, it's investigated to see how the mistake occurred and to prevent it happening again. The documentation of offspring of cattle with BSE is now seized to help ensure they can't get into the food chain.

IS IT ENOUGH?

The FSA told us that these cases show the checking system is working as BSE breaches are being picked up. Plus they add up to a tiny proportion of the animals slaughtered and imported each year.

But BSE is a worldwide problem and, in some countries, the checking system isn't working. The controls can be effective only if they're properly implemented and enforced, both in the UK and elsewhere.

FURTHER INFORMATION

www.food.gov.uk The FSA website for information on BSE, food hygiene and food issues

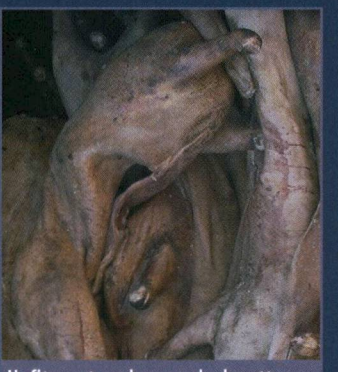
www.defra.gov.uk/animalh/illegali/default.htm Information on illegal imports

UNFIT MEAT

WHAT'S THE PROBLEM?

Unfit meat is being sold illegally for human food, despite controls to ensure that meat on sale is fit for human consumption. Meat that doesn't reach set standards at abattoirs and meat plants is classified as 'not intended for human consumption'. There are two categories: high risk (unfit) and low risk. High risk meat may show signs of infection, tumours or contamination, contain high levels of bacteria such as salmonella and campylobacter, and pose an increased risk for food poisoning. Low-risk meat may be of poor quality (bruised, for example), or from the parts of animals we don't usually eat, such as heads, feet, or ears. Low-risk meat doesn't pose a health risk, but it could if it's handled unhygienically, stored under unsuitable conditions, or mixed with high-risk meat. High-risk meat must be destroyed, but low risk may be used for pet food.

Over 20 years ago, investigations uncovered a nationwide trade in unfit meat. Unfit kangaroo, horse meat and other meat was being passed off as beef and sold to caterers and food manufacturers for use in meat products such as pies and burgers. Since then, the laws have been tightened to make the diversion of unfit meat into the human food chain more difficult. For example, high-risk red meat is now stained at the slaughterhouse or meat plant to make it harder to sell on. But meat scams are highly lucrative and these measures haven't stamped them out.



Unfit meat, such as smoked mutton, is being sold illegally all over the UK

Following a four-year investigation by Rotherham Council, five men were jailed in 2000 for their part in the illegal trade in unfit meat. It involved 1,500 tonnes of condemned poultry meat that was cleaned up and sold to butchers, supermarkets and restaurants. The men made an estimated £12 million over three years. Investigations are going on elsewhere, and it's likely similar scams are going on undiscovered.

WHAT'S BEING DONE?

Last year the Food Standards Agency (FSA) launched an action plan against the diversion of unfit poultry into the human food chain. Legislation was introduced earlier this year to stain high-risk poultry meat. The action plan also includes a commitment to improve traceability so that unfit meat is easier to track down. There's also a task force to look at what further measures are needed to control the disposal of waste food.

IS IT ENOUGH?

Some organisations, including Consumers' Association and the Chartered Institute of Environmental Health, think that all waste meat not for human consumption should be stained – whether it's high or low risk.

If only high-risk meat is stained, there must be an effective way to classify and separate high- and low-risk meat, and enforcement and checks to make sure it's carried out properly.

At the moment, poultry inspections can be superficial, as we found when we went undercover to visit a slaughterhouse (*Which?*, March 2001, p9). As many as 150 chickens a minute may be checked, and we've been told there's sometimes confusion as to what is classed as high or low risk. Plus there's a financial disincentive to get it right – the plant has to pay for high-risk meat to be destroyed, whereas low-risk waste can be sold on to pet food manufacturers.

More resources are needed to help prevent and investigate meat fraud. There should be stiffer penalties to deter fraudsters, and clear guidance over responsibilities for the controls.

WHAT YOU CAN DO TO AVOID UNSAFE MEAT

- Buy meat from reputable sources (although this is no guarantee).
- **Check meat is not smelly, slimy or bruised. Dodgy meat may become discoloured, smell or go off quickly.**
- Ask where meat comes from, or check the label. Beef labels must show the country where the animal was born and raised, but processed beef products and other types of meat don't have to give this information.
- **If you're worried about BSE, the Food Standards Agency advises buying meat products from countries with tight controls or where BSE hasn't been found. Consumers' Association and the FSA have produced a leaflet *BSE and Beef*, which provides further information. It's available from www.bsereview.org.uk or from the FSA (see p56).**
- Follow food safety advice. Wash your hands before food preparation and after handling raw meat, store raw meat at the bottom of the fridge, and stick to use-by dates. Keep and prepare raw meat and cooked foods separately and cook meat thoroughly until it's piping hot all the way through, none of the meat is pink and any juices run clear.
- **Contact an environmental health officer (by ringing your local council) if you're concerned about meat you've bought, or premises where you think illegal or smuggled meat is being sold.**

allchange

What's new on the high street

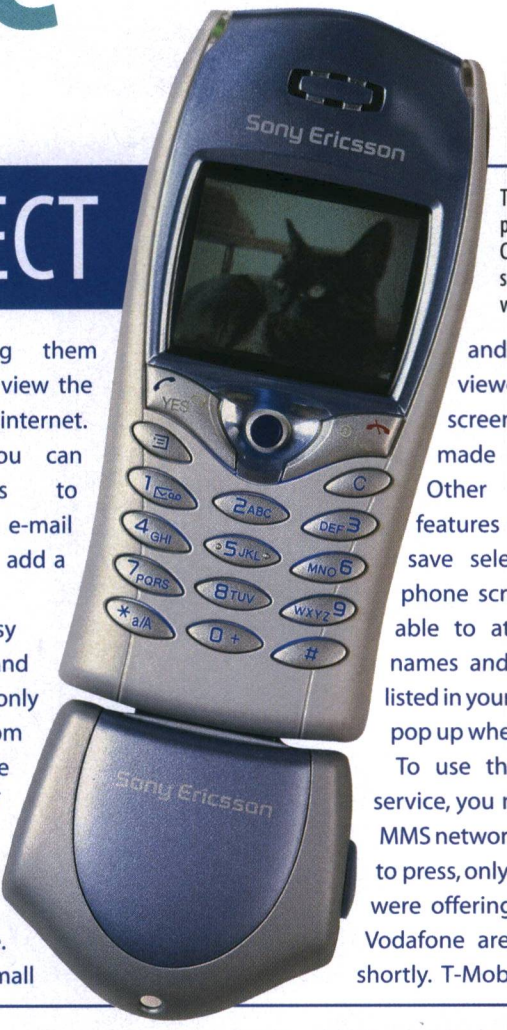
PICTURE IMPERFECT

Soon it will be more a case of what your mobile phone can't do for you than what it can. The latest novelty (heavily advertised, as you can't have failed to notice) is being able to take, send and receive colour images through it. But don't expect too much.

You'll need a multi-media-messaging service-(MMS)-enabled phone to take, send and receive images through your phone. We tested the Sony Ericsson T68i phone with snap-on Communicam camera, which was the only MMS phone available for us to test at the time. You click the camera on to the phone, take a picture using the phone's screen as a viewfinder, accept the shots you want to keep (deleting those you don't), then send them to a similarly enabled phone. If the destination phone isn't similarly enabled, the owner will receive a text message telling them where they can view the picture on the internet. Alternatively, you can send pictures to someone's e-mail address. You can add a sound clip, too.

It was easy enough to work and the process took only a few minutes from start to finish. The pictures are of satisfactory quality for fun use, but not much more. The picture is small and not very clear when viewed on the phone's screen, although it can be made bigger on your PC. Other snazzy MMS-related features include being able to save selected shots as your phone screen saver, and being able to attach photos to the names and numbers of people listed in your address book, so they pop up when the person rings.

To use the picture-messaging service, you need to sign up to an MMS network provider. As we went to press, only T-Mobile and Orange were offering it, although O_2 and Vodafone are expected to follow shortly. T-Mobile charges a whop-



The Sony Ericsson T68i phone with snap-on Communicam camera, shown lifesize, complete with photo

Duchy Originals organic Vanilla ice cream (top) and Chocolate Swirl (bottom)

Royal ice cream

Duchy Originals, the organic food business established by the Prince of Wales, has launched a new range of luxury organic ice creams. We put the chocolate and vanilla flavours to the test against the favourites from our recent ice cream report (*Which?*, June 2002, p49) and compared their scores with last time.

Ten ice cream lovers tasted Duchy Originals Organic Vanilla ice cream (£3.79/500ml), Safeway The Best Simply Vanilla (£2.99/500ml) and Waitrose Vanilla ice cream (£2.49/500ml). They also tasted Duchy Originals Organic Chocolate Swirl (£3.79/500ml), Green & Black's Organic Chocolate ice cream (£3.79/500ml) and Waitrose Belgian Chocolate ice cream (£2.49/500ml).

Overall, neither of the Duchy Originals ice creams did as well as the favourites from last time, but they still scored similarly to those rated above average.

They're available this month from branches of Waitrose, and another incentive is that profits go to The Prince of Wales Charitable Foundation.

REGULATION FOR CREDIT UNIONS

If you wanted to start saving or take out a loan, you'd probably go straight to a bank or building society. However, there is an alternative – credit unions.

Credit unions are a bit like building societies. They are mutuals, owned by the people who invest in them. But to join one you have to share a common bond with other members. For example, members can be made up of people who live in the same local area or work for the same employer.

Credit unions specialise in offering good value saving accounts and low-cost loans. Borrowers cannot be charged more than an annual percentage rate (APR) of 12.68 per cent and savers can be paid between 2 and 3 per cent before tax.

Until now, there hasn't been a formal safety net in place to protect members if a credit union collapses. However, credit unions are now covered by the Financial Services Compensation Scheme (FSCS). This means that the first £2,000 of savings is 100 per cent guaranteed, with 90 per cent payable for the next £33,000. Members will be also able to use the Financial Ombudsman Service's complaints service.

PHOTOGRAPHY CLIVE ROWAT ILLUSTRATION SIMON COOPER

ping £20 a month for the service – even to just receive pictures on your mobile. This is on top of the usual line rental, and is for a minimum period of four months. The £20 charge allows users to send and receive hundreds of shots a month for no added charge, although we can't see that many people would use it that much. For less heavy users, Orange is charging 40p per photo message sent, with no charge to receive them.

The Sony Ericsson T68i phone costs from about £90 as part of a contract. The Communicam costs £130 – the same price as some entry-level digital cameras that provide far better picture quality. (As we went to press, special deals were available if you bought the two together.)

The Nokia 7650 phone with built-in camera, another MMS-enabled phone, is now available from about £230 as part of a contract. Several similar phones (including much cheaper models) will be available by Christmas. We hope to test as many as possible for December's mobile phones report.

It's thought that all MMS phones and networks will be compatible by early next year. But whether picture messaging will ever become as popular as text messaging is anyone's guess.

Done and dusted

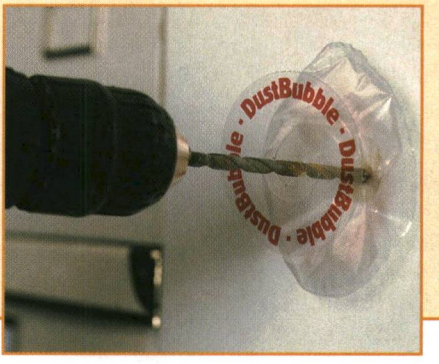
Drilling a hole in a wall is a fairly simple DIY task, but it usually leaves a trail of brick or sawdust down your wall and floor. This can take longer to clear away than it took to drill the hole in the first place.

There's a new product on the market, DustBubble (£1.99 for a pack of 12), that could make things less messy. They're essentially small circular plastic bags, 9cm in diameter, with an adhesive pad on one side. To use, you remove the backing paper and stick it to the wall where you want to drill. You then pinch and pull out the central ring to inflate the bag and drill through the hole in the centre. Any dust is collected in the bag, which you peel off and throw away afterwards.

We tried it out on concrete block, plasterboard, softwood and tiles. We also tried it with painted surfaces and different types of wallpaper. In general it was very effective at collecting the dust, though you need to withdraw the drill while it's still spinning to catch it all.

The only problems we had were when using a large (10mm) diameter drill. There was a tendency for the drill to push the bubble flat and deflate it, which meant you sometimes needed to pinch it up again to reinflate it. But it still worked and there was no such effect when used with a 6mm drill. It stuck to virtually all the surfaces we tried, but we did have trouble with a self-adhesive wallpaper. Once removed after use, it left no trace of its presence.

All in all it's an effective product that adds only seconds to the time taken to drill a hole but eliminates the clear-up time completely. It's available at Robert Dyas from mid-September.



Hole-y smoker

The BBQ frying pan is ideal for cooking seafood such as prawns on the barbecue

Bored of incinerated bangers and disintegrated burgers? The BBQ frying pan (£7 from Lakeland Ltd) could be just what you need to extend the variety and edibility of the food you cook on your barbecue.

Basically a frying pan with holes in the base, it's designed for cooking small items of food that might fall through or stick to the grill.

We asked 14 barbecue fans to try out the BBQ frying pan at home. Although they were somewhat dubious before they used it, most of our users found it well designed, easy to use and clean, and half of them said that they would buy one.

The testers thought that food cooked more evenly, without adversely affecting its taste and appearance, or the speed of cooking. It was very effective for cooking small or delicate food such as thin sausages, vegetables (especially mushrooms and onions) and seafood.

Sadly, there is a fly in the marinade for this pan – the durability of the non-stick coating. Two testers managed to burn food on to the pan and were unable to clean it without scrubbing the non-stick coating away. Other users noticed worn areas around the holes and scratches caused by metal barbecue utensils.

Although the pan can bring another dimension to barbecue cooking, the quality of the non-stick coating means that, without great care, you shouldn't expect it to last for long. (For advice on keeping non-stick pans in tip-top condition, see 'Fried and tested' in this issue, p30.)

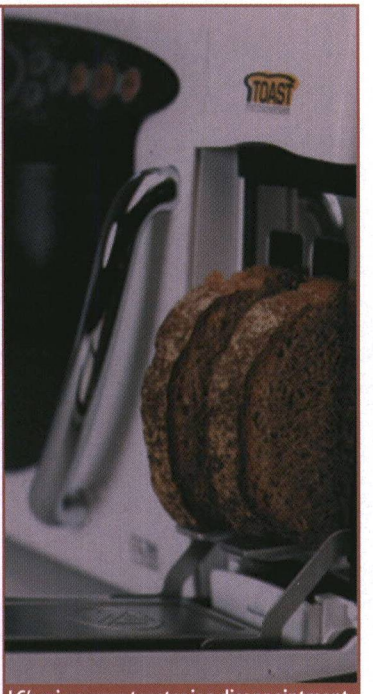
BURNT OFFERINGS

LG has launched a microwave with a unique selling point – a built-in toaster. As a potential space saver, it sounds a nifty idea. But only, of course, if it's as good as a normal microwave or toaster. So we've run it through our usual lab tests for microwaves and toasters.

We think it works pretty well as a microwave. It reheats, defrosts, and bakes a potato satisfactorily and it's fairly easy to use (although we think the control panel is laid out poorly).

But it's a massive disappointment as a toaster (a drop-down compartment next to the oven door). We tried toasting combinations of one or two slices when the machine was cold and two slices while it was still warm. The results were highly unappetising, with a lot of slices being burnt on one side while barely toasted on the other. Toasting bread while simultaneously using the microwave gave a slight improvement, but we still don't think it's up to scratch. You operate the toaster by setting a time but you have to keep opening the door to check progress.

It's average-sized compared with the ordinary microwaves we tested in January 2002. But as its USP is pretty unsatisfactory, and toasters are cheap and small, this combination model does seem like something of a gimmick. It costs around £100 from Currys.



LG's microwave toaster is a disappointment

ROUND UP

Learn about finance

The Financial Services Authority (FSA) has launched a new service for consumers to help them learn about personal finance products. Learn Online is a follow up to its financial planning CD (see 'Free financial help', *Which?*, January 2002, p15). It doesn't replace financial advice from an adviser but will help you work out what advice you need. For access to Learn Online, go to www.fsa.gov.uk and click on Teaching and Learning in the 'consumer help' section of the website.

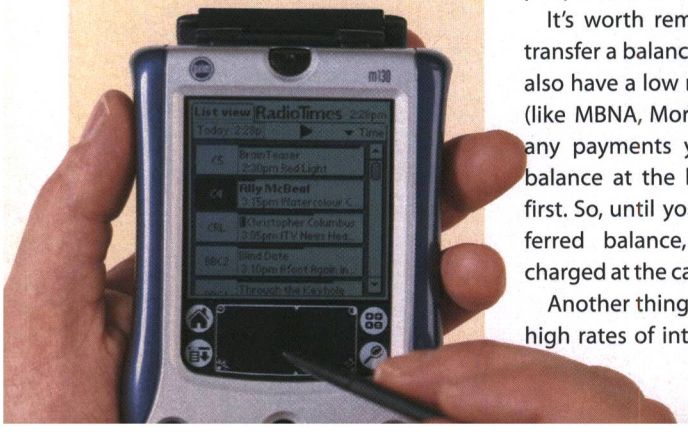
Radio Times in your palm

Owners of a PDA may be interested to know you can now download *Radio Times* TV and radio listings to your handheld. And, at £14.95 per year, it works out around £30 cheaper than buying the weekly magazine.

You need a PDA with Palm OS (version 3.3 or later), Pocket PC or Pocket PC 2002. Then go to www.radiotimes.co.uk to download the software. You can request up to 14 days' worth of listings and reviews in advance and 'hot sync' them on to your handheld. But be selective – to store a full week's listings for five channels will take about 500k of memory.

If your PDA has an infrared port, you can also use it as a remote control for your TV or set-top box, but we found this feature to be a bit limited and frustrating.

We recommend going for the 14-day free trial to see whether you find it useful before taking out a subscription.



SOMETHING FOR NOTHING

Things are hotting up in the credit card market, with some cards now offering 0 per cent interest rate deals. There are several cards that won't charge you any interest if you transfer a balance from another card, and a few cards that won't charge interest on new purchases as well. Bank of Scotland Classic, Egg, Halifax Classic, Marbles, Nationwide and RBS Advanta all have a rate of 0 per cent for both balance transfers and new purchases. These introductory rates tend to last for between five and six months. See the table, right, for further details.

If you choose a card with a low introductory rate, you need to work out when the offer ends. As some cards have standard rates that aren't very competitive, you should then think about switching to a different card. Only Egg, Morgan Stanley and Smile are Best Buys for people who borrow on their cards.

It's worth remembering that, if you transfer a balance to a card that doesn't also have a low rate for new purchases (like MBNA, Morgan Stanley or Smile), any payments you make reduce the balance at the lowest rate of interest first. So, until you've cleared the transferred balance, new purchases are charged at the card's standard rate.

Another thing to watch out for is the high rates of interest charged for cash withdrawals. For example, Halifax charges 22.5 per cent. (Unusually, Nationwide and Virgin Money extend the introductory 0 per cent rate to cash advances as well.) Cash withdrawals also incur a handling charge, and interest is normally charged from the date you take the money out.

Credit cards' introductory rates

Issuer	APR purchases (%)	Days to pay	Cashback (%)	Introductory rate for balance transfers (%)	Duration (months)	Best Buy for borrowing
Abbey National	15.9	28		0.0	6	
Abbey National	15.9	28		7.9[1]	6	
Bank of Scotland	17.9	26		0[2]	5	
Capital One Premier M'card	12.9	23		6.9[1]	see[3]	
Egg Visa	13.9	14	0.5	0[2]	see[4]	✓
Halifax Classic	17.9	28		0[2]	5	
Marbles	14.9	21		0[2]	6	
MBNA	15.9	28		0	6	
Morgan Stanley C'back M'card	16.9	24	0.5 to 1	0	5	✓
Morgan Stanley M'card	14.9	24		0	5	
Nationwide Classic Visa	13.9	25		0[5]	6	
RBS Advanta	15.9	25		0[2]	see[6]	
Smile Cashback Visa	10.5	15	0.5	0	6	✓
Virgin Money M'card	15.9[7]	28		0[8]	6	

Correct at 23 July 2002

Cards highlighted in **red** are Best Buys for borrowers
1 Also 0 per cent for new purchases for six months 2 Rate also applies for new purchases for same duration 3 Until debt repaid 4 Until 1/2003 5 Rate also applies for new purchases and cash advances for same duration 6 Until 2/2003 7 13.9% without points scheme 8 Rate also applies for cash advances for six months

BT broadband update

If you're fed up with waiting three minutes for a page to download, you'll probably have considered getting broadband. The always-on, super-fast internet connection sounds great, but for many of us it's still too expensive, or not available where we live.

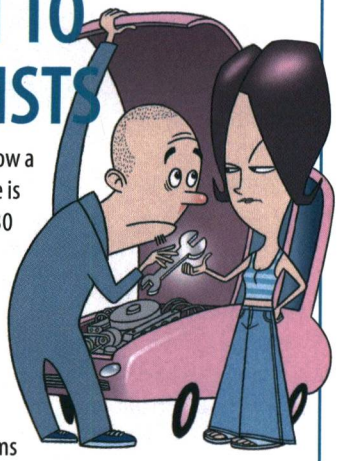
However, customers whose local exchanges don't provide a broadband connection can now do something about it. BT will offer broadband at the 900 or so exchanges where it isn't available if a certain number of customers ask for it. This 'trigger' level will vary from 200 to 750 registrations, depending on how many customers are needed to make it profitable for BT.

To find out whether you can already get broadband via your BT line, log on to www.bt.com/broadband. If not, you should be able to register your interest by clicking on the link on the site. However, not all internet service providers let you do this, which means you may not be able to register.

BT currently offers two broadband products. BT Broadband costs £28 per month but doesn't have ISP services such as e-mail. Its ISP equivalent, BTopenworld, costs £29.99 a month (for more details, see 'Calling for change', p24.)

A recent *Computing Which?* roundup of broadband Best Buys found that Force 9, Freedom to Surf, NTL and Pipex all cost £25 or less per month. It's a fast-moving market and prices are expected to drop further.

NEW LEAFLET TO HELP MOTORISTS



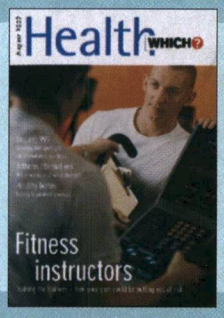
Most of us don't know too much about how a car works and can't tell whether a garage is doing a good or a bad job. Over the past 30 years, our investigations have consistently shown that most garages and fast-fit centres are doing a poor job. We routinely see mechanics recommending unnecessary work and charging for work they haven't done.

As part of its plan to tackle the problems consumers face from garages, the Department of Trade and Industry hopes to launch a new guide later this month. The *Be garage wise* leaflet will have helpful hints on what you should do before you go into a garage, and how to complain. Importantly, the leaflet will also give advice about common replacement parts such as brakes, tyres and exhausts. With simple pictures, it will explain how you can tell whether parts really need replacing, and tell you the questions you need to ask the mechanic.

Consumers' Association, along with trading standards officers and the Office of Fair Trading, have endorsed the leaflet, and we'll be making it available to download on our website at www.which.co.uk/whichextra. Hard copies are also available from trading standards offices and some garages that are members of the Retail Motor Industry Federation (RMI).

There's more to WHICH? than you think...

Independent advice and information can save you time, trouble and money. But why stop there? Whatever your lifestyle and interests, there's a Which? magazine, book or service to help you get even more out of life.

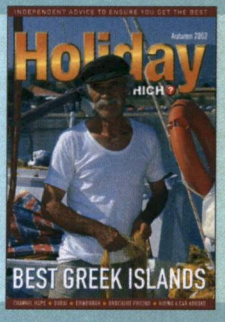


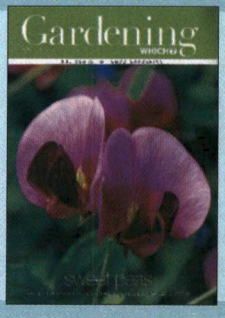
Health Which? 2 FREE ISSUES

Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.

Holiday Which? 2 FREE ISSUES

This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.



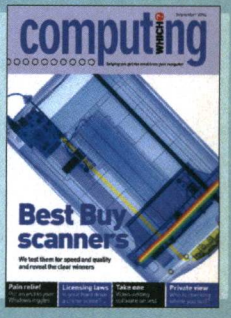


Gardening Which? 3 FREE ISSUES

Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to free factsheets, free seeds, soil analysis and border-design services and much more.

Computing Which? 2 FREE ISSUES

This new bi-monthly magazine gives independent recommendations on software, the internet and hardware. With problem-solving advice and tips, *Computing Which?* helps you make the most of your computer.



For more details on how you can receive a free trial to any of the above magazines or Which? Legal Service, please call

0800 252 100

Payment details required for when your free trial ends.

There's more to cross-Channel shopping than cheap booze...

We all know about the great savings on alcohol, but you could save 30 to 40 per cent on products like coffee makers, designer eyewear or pans

Next time you cross the Channel, why not push your trolley beyond the Côtes du Rhône and Camembert and join the *Which?* readers making great savings on a wide range of other goods? On our recent bargain-hunting trip, our savings included £54 on a shaver and the same on a coffee maker. We also saved £132 on a digital camera, £43 on a pair of designer glasses frames and £56 on an adult's bike. We went cross-Channel shopping in Calais, the port most commonly visited by Brits. But this report also gives tips if you want to go shopping in Boulogne and Lille, as well as Ostend in Belgium. We also asked *Which?* readers to share their cross-Channel shopping tips with us.

WHICH DESTINATION?

About 15 million passengers made the short Dover to Calais sea crossing in 2000. As a result, Calais has an array of hypermarkets and wine and beer outlets catering for British shoppers. Its pièce de résistance, however, is the vast shopping complex, Cité Europe in Coquelles, near the Eurotunnel exit.

Boulogne town, only a 30-minute drive from Calais, has more character thanks to its quaint food shops and attractive old town. But it also has several supermarkets and alcohol shops. Boulogne's old town, built within the original Roman walls, has recently been restored and regenerated.

Since the arrival of Eurostar, Lille has developed into a busy and popular town for shoppers. As they leave the station, Eurostar passengers are confronted by Euralille shopping centre where the main tourist buys are clothes and shoes.

The seaside resort of Ostend tempts shoppers with food bargains and clothes shops. Adinkerke, just across the Belgium border, has become increasingly popular thanks to its competitively priced tobacco and alcohol shops. These towns also have local markets (see 'Destinations: what they offer and how to get there', p16, for more on each town's attractions).

Alcoholic drinks, of course, feature heavily in the average cross-Channel shopper's trolley. Booze is cheaper in France and Belgium mainly because duty tax is lower than in the UK. For example, French duty on a 75cl bottle of table wine is 2p compared with £1.15 in the UK. Tobacco is also cheaper in France – expect to find savings of over 50 per cent. Belgium offers even bigger savings and pouch tobacco is particularly cheap.

UNUSUAL BARGAINS

If you're after something different, though, look out for savings on bicycles, eyewear, espresso makers, perfume and pots and pans. Our shopping trawl also showed that audio-visual equipment can be cheaper, particularly in France.

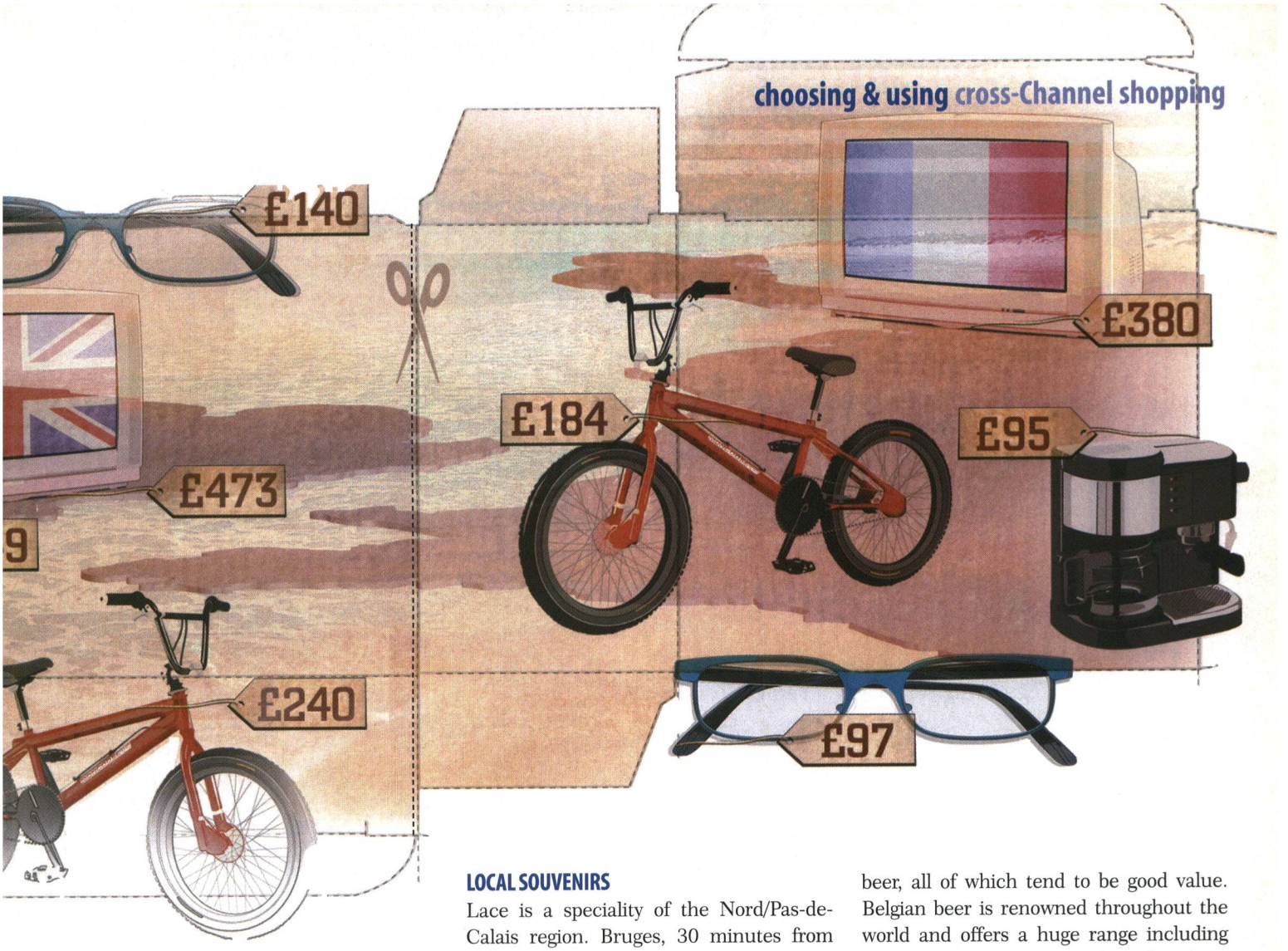
It can be difficult to compare the price of some electrical goods abroad with UK prices, because some products come with extras – cases or stands, for example. So, when making comparisons, make sure you compare like with like. Do some research before you go and take the prices of specific models you're interested in with you on your trip. Alternatively, you could look at the Darty website www.darty.fr (a specialist electrical chain in France) to compare prices before you go. Its online prices are the same as in store.

We found it hard to compare the price of fridges and washing machines because

HOW MUCH CAN I BRING BACK?

You can bring back an unlimited amount of EU duty-paid alcohol and tobacco, as long as it's for personal consumption or as a gift. But you may be breaking the law if you sell or accept payment for these goods. The EU publishes guidelines which it considers to be reasonable amounts for people's own use, but these are not limits. They include 800 cigarettes, 90 litres of wine, 110 litres of beer and ten litres of spirits. A recent legal case decided that Customs and Excise must have 'reasonable grounds for suspecting an individual' of bringing in goods for commercial purposes before stopping them, and that customs officers must be able to prove this. For more information, call Customs and Excise National Advice Service on 0845 010 9000.

ILLUSTRATION RED SEAL @ DEBUT ART



model descriptions vary from country to country. Overall, though, they didn't seem significantly cheaper in France. The same was true of computer equipment such as laptops, scanners and printers.

YOUR RIGHTS AND GUARANTEES

EU legislation ensures that consumers' rights when buying products are broadly similar across the EU. However, if you have a problem with something you have bought abroad, you may need to send it back to the maker or retailer in the country where you bought it, and any claim is generally subject to the laws of that country.

Over and above your statutory rights, many goods come with a manufacturer or retailer guarantee, too. But check that this will be valid back home. We contacted Braun, Canon, Philips and Sony to ask about how they handle guarantees for electrical goods bought abroad. All their guarantees were valid either throughout Europe or world-wide. In terms of retailer guarantees, Darty, for example, has a two-year guarantee during which time the company will repair products and cover the cost of postage and packing.

LOCAL SOUVENIRS

Lace is a speciality of the Nord/Pas-de-Calais region. Bruges, 30 minutes from Ostend, is also famous for its lace. The Royal Dentelle shops in the centre of Calais sell lace straight from the factories.

The Calais region is also known for its local crystal and earthenware. And you'll find an array of antique shops, particularly in Lille, which are popular with British tourists. The edible treats on offer include local cheese, chocolate and locally brewed beer, all of which tend to be good value. Belgian beer is renowned throughout the world and offers a huge range including more unusual varieties such as fruit beer and Trappist ales. For regional beer in France, try Castelain at Benifontaine and Cave St Arnoud at St Omer from the Pas-de-Calais region.

TOP TIPS FOR BARGAIN HUNTERS

- Most shops in these cross-Channel destinations are closed on Sunday, and some on Monday, too. Some also close for lunch.
- **Take a cool bag with you to keep perishables fresh on the journey home.**
- Pre-order your booze before you go, to maximise your shopping time.
- **Street markets are often open only in the morning (see the 'Destinations' section, overleaf, for more details).**
- In December, look out for Christmas markets selling seasonal treats in pretty packaging.
- **Contact the local tourist offices for information on opening times and events (see 'Contacts', p56 for details).**
- Use the internet to research prices in the UK and abroad before you go. For more expensive items, such as televisions, check internet-only retailers in the UK, too.

DON'T OVERLOAD

If these continental choices tempt you to get carried away, don't forget the capacity of your vehicle. In France, on the spot fines are levied for overloaded vehicles. In the UK, you may be fined and have points added to your licence. A case of wine or beer weighs about 15 to 17kg, and champagne 22kg. Look in the car's handbook or check with the manufacturer to find the maximum load weight for your car and the correct tyre pressure.

USEFUL SOURCES

Online, www.day-tripper.net is packed with information for cross-Channel shoppers, including price surveys of hundreds of products in French and Belgian ports. Eurotunnel's site (www.eurotunnel.com) also has price comparison surveys and is regularly updated.

Channel Hopper's guides (to Calais & Boulogne and to Lille) are pocket-sized books with shopping and sightseeing tips. ▷

Our bargain-hunting trawl

Our cross-Channel research showed that there are bargains to be made on electrical goods abroad – prices there often beat UK high-street prices. However, in some cases, UK internet-only retailers matched the French prices, so always check online before you buy.

We checked the price of a range of electrical products and found savings of 4 to 29 per cent on electric shavers. We saved £54 on a Philips shaver in Cité Europe, Calais, which cost £187 in Argos. We also looked at coffee makers and found a DeLonghi model (BC0250) for over a third less in Darty, Calais, compared with Argos – that's another £54 saving. A MagiMix M300 espresso machine cost £349 in John Lewis but £289 in Darty. Food processors also tend to be better value.

TELEVISIONS

France uses a broadcasting standard called SECAM whereas, in the UK, we use PAL. But many modern televisions are dual standard and can be used in both countries. In Calais' Carrefour, PAL compatible TVs carry a Union Jack and most stores include this information on product labels. If in doubt, check with the retailer.

Not all televisions are cheaper abroad, but we did find some good deals in Calais. We found 28-inch widescreen Philips and Sony sets costing around 20 per cent less in Darty than in high-street UK stores such as John Lewis and Comet. That would mean a saving of between £93 and £143. However, we also found the Philips model on a UK internet site for the same price as in France, so it's worth checking internet-only retailers, too.

CAMERAS AND CAMCORDERS

We found a similar picture with cameras and camcorders – some models were dearer in France than in the UK. But others were much cheaper. With camcorders, savings ranged from 1 to 20 per cent. A Sony Hi 8 camcorder cost £342 in Darty, Calais, compared with £430 in Jessops. But, again, we found the same model for £350 on the internet.

A top of the range digital Olympus Camedia E20 camera was £231 cheaper in Darty than in Jessops – but it's still probably only for serious photographers even at Darty's price of £1,268. A cheaper, ultra compact Olympus digital camera (C40Z) cost £429 at Dixons Online but just under £300 in Darty – that's 31 per cent less.

OLYMPUS CAMERA – DIXONS ONLINE: £429, DARTY, CALAIS: £297

DIY AND GARDEN GOODS

Garden equipment can also be cheaper across the Channel. We found Gardena secateurs selling at half the UK price in Carrefour, Calais. Regular cross-Channel bargain hunters report that garden furniture is also good value, but direct price comparisons are hard as much of this furniture is unbranded. Some DIY tools can also be cheaper – a Black & Decker 12V cordless drill was 40 per cent cheaper in Carrefour compared with Homebase.

HOUSEWARES

Le Creuset pans are widely available in hypermarkets at around half the UK price. The well-known crystal made in Arques, near St Omer, is also great value and available in Calais supermarkets. You can also visit the factory which has its own shop.

SPORTS GOODS

Bicycles, for both children and adults, are well priced. A recent Eurotunnel survey found some children's bikes were up to a third cheaper compared with similar models in the UK. We found two Mongoose adult bikes in Go Sport, Calais, for £52 and £152 cheaper than their prices at www.cyclecentre.co.uk. Skiing, skating, cycling and windsurfing gear can also be cheaper, as can some tennis racquets. A Head racquet was £87 in Go Sport, Calais, and £99 in John Lewis.

COSMETICS AND CLOTHES

Some perfume and French cosmetics brands, such as Clarins, cost about a third less. A bottle of Chanel no. 5 perfume was

DESTINATIONS: WHAT THEY OFFER AND HOW TO GET THERE

CALAIS – WINE AND BEER GALORE

For out-of-town shops and wine and beer outlets galore, head to Calais. It has two major supermarkets, Auchan and Carrefour, selling everything from bikes to brioche. Sainsbury's Wine & Beer and the French DIY store, Leroy Merlin, are in the same complex as Auchan.

But if you want to find everything under one (very big) roof, visit the Cité Europe shopping centre in Coquelles, near the Eurotunnel. The day can be spent wandering around the 150 shops, which include Carrefour, Toys R Us, Darty electrical store, Kookai, Go Sport and Tesco Vin Plus. The shops in the centre are open from Monday to Saturday, but a few stores, such as Oddbins, also open on Sunday. See **www.cite-europe.com** for a list of shops and opening times. Some other drinks stores in Calais include Beer Lovers, Boozers, Bottles, Eastenders, Franglais Beer & Wine and the Wine and Beer Company.

Markets and events For a flavour of France, visit the colourful markets selling fresh, local produce on Thursday and Saturday mornings in Place Crèvecoeur, or Place d'Armes on Wednesday and Saturday mornings. Or time your visit to take in the flea market which takes place on the first weekend in August (Sunday and Monday).

BOULOGNE – BAKERIES, MARKETS AND MORE

Boulogne town has many bakeries and patisseries. To stock up on groceries, go to Auchan hypermarket or Centre E.Leclerc (a large supermarket). For fashion and perfume, among other things, visit the Nouvelles Galeries department store. Boulogne has several booze stores including Vins de France, which has two outlets, and The Grape Shop (near the Hoverspeed Seacat port). On the outskirts of town, you'll find Le Chais and Mille Vignes.

Markets and events Wednesday and Saturday is market day in Boulogne, in Place Dalton. Head to Quai Gambetta for the fish market (Monday to Saturday mornings). For up-to-date events in Boulogne and Calais, log on to **www.pas-de-calais.com/infos/agenda/en/home.html**

£46 in Calais' Marionnaud, but £64 in Boots. Look out, too, for good deals on leather goods and clothing, including brands like Levi's and Morgan.

EYEWEAR

Savings can even be made on spectacles. Lafont frames are particularly good value. There are two large optical stores in Cité Europe. Grand Optical will make glasses in one hour, and the eye test is free if you buy glasses from them. Lynx Optique suggests taking your prescription with you. Orders take one to two weeks and are sent to your UK address free of charge. We also found good deals on designer sunglasses, including Dior, Gucci and Armani.

GROCERIES

Which? readers suggested plenty of cheap grocery buys. They include spreads (especially Bonne Maman jam and Nutella), coffee, chocolate, pâté, anchovies, nuts, cheese (including goats, Brie, Roquefort and Camembert), mayonnaise, mustard, olive oil, olives and artificial sweeteners. Strangely, dishwasher tablets, aluminium foil and washing powder are also well priced. Many of these products are 30 to 50 per cent cheaper in France or Belgium.

ALCOHOL

A saving of at least £1.52 duty tax is made on each litre of wine in France. Significant savings can be made on champagne, too. Veuve Clicquot, for example, costs around £15 in Calais and £25 in the UK.

Some stores allow you to pre-order over the internet or by e-mail or phone – your choice will be ready for payment and collection when you arrive. However, most orders need to be placed at least 24 hours before you plan to collect.

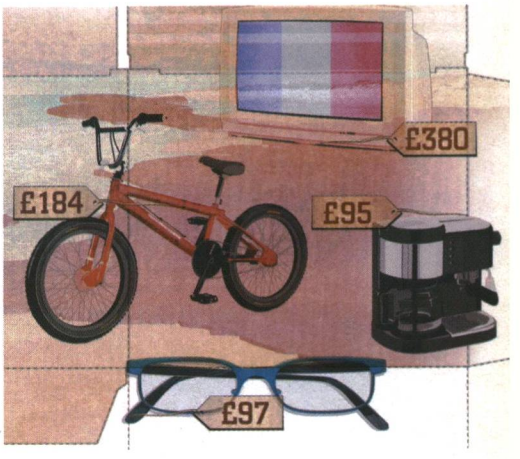
FURTHER INFORMATION

www.day-tripper.net and **www.eurotunnel.com** For price surveys
www.darty.fr Electrical chain Darty's site
www.cite-europe.com For Cité Europe stores and opening times
www.pas-de-calais.com/infos/agenda/en/home.html Events in Calais and Boulogne
www.visitflanders.co.uk/events.html

WHICH? extra

HELP ONLINE

Have you got a comment or question about cross-Channel shopping? If so, post your questions on our website at **www.which.co.uk/whichextra**
Post your questions by 13 September. We'll reply on the site on 20 September.



LILLE – FASHION, ANTIQUES, MARKETS

Within walking area of La Grande Place, you'll find shops galore, particularly big fashion names like Hermes, Cartier and Louis Vuitton. This area also has a number of antique furniture shops. Euralille shopping centre, by the Eurostar station, has 100 shops, including Carrefour. Clothes shops include boutiques and chains that are also in the UK, such as H&M. For clothes at factory prices, visit Roubaix town. It has two shopping areas – A L'Usine, with chain store factory outlets, and MacArthurGlen, with designer factory shops.

Markets and events Lille is full of open-air markets. On the first weekend of September, the town becomes a huge flea market. Anyone can set up a stall, selling antiques to bric-a-brac. For the rest of the year, there's Wazemmes flea market (every Tuesday, Thursday and Sunday morning) in Place de la Nouvelle Aventure, where you'll also find fresh produce and flowers. A general market takes place on Rue du Solferino on Wednesdays and Saturdays, and in Lille's old town (Rue du Concert) on Wednesdays, Fridays and Sundays.

OSTEND – FOR LUXURY AND DESIGNER GOODS

Ostend is a good place to buy luxury goods like designer clothes and accessories. Wapenplein is the main square and the principle shopping streets lead off this. Kapellestraat, Ostend's high street, has the Inno department store as well as various stores selling housewares. For designer men's clothes, head to the Christinastraat area.

The town of Adinkerke caters for British shoppers who are looking for cheap tobacco and alcohol, and some bargain groceries. Eastenders Tobacco and Real Tobacco are just two of the many tobacco stores.

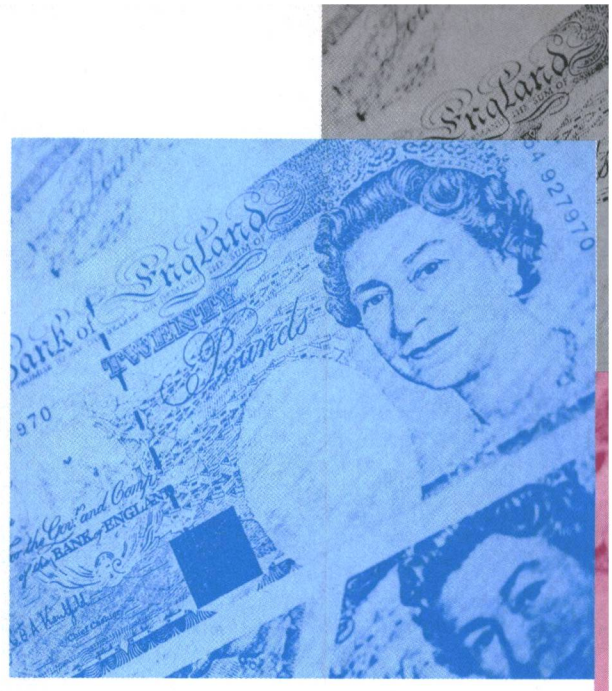
Markets and events Markets can be found in the central squares on Monday, Thursday and Saturday mornings. Visit the quayside for seafood stalls. Diksmuide Beer Festival, near Ostend, takes place in October. It's open every Saturday evening throughout the month. For more information, see **www.visitflanders.co.uk/events.html**

NOTE Prices in this report are based on an average exchange rate of £1 = 1.5767 Euro on 23 May 2002 when we carried out our shopping trawl

GETTING THERE – ROUTES AND TIMES

FROM	TO	SERVICE	JOURNEY TIME
Dover	Calais	P&O Stena	75-90min
Dover	Calais	SeaFrance	70-90min
Dover	Calais	Hoverspeed Seacat	50-60min
Folk'stn	Calais	Eurotunnel	35min
Waterloo	Calais	Eurostar	2.5hr
Ashford	Calais	Eurostar	1.5hr
Dover	Dunkirk	Norfolkline	2hr
Waterloo	Lille	Eurostar	3hr
Ashford	Lille	Eurostar	2hr
Dover	Zeebrugge	P&O Stena[1]	4.5hr
Dover	Ostend	Hoverspeed Seacat	2hr
Hull	Zeebrugge	P&O North Sea Ferries	13.5hr

1 P&O Stena Line will stop running the Dover to Zeebrugge service at the end of 2002



THE MONEY OF COLOUR

You can get better prints by using non-original ink cartridges and papers, and make huge savings

Some inkjet printers are now so cheap that it's hard to see how their manufacturers are making a profit on them. And maybe they're not. It seems that selling their inks and papers is a much better earner. Indeed, it's not unheard of to find printers that, at less than £30, are cheaper than their ink cartridges.

A few months ago, European Union Competition Commissioner Mario Monti said that he considered printer inks and papers a market worthy of investigation. At the crux of the issue are the printer manufacturers' assertions that you should use 'original' (the same brand as the printer) inks and papers to ensure the best results and prevent any damage to the printer. Some printers will even post a warning message to your screen if you use inks made by someone else ('non-originals'). It has been suggested that printer manufacturers deliberately make life difficult for manufacturers of non-originals because their cheaper inks and papers are eating away at their profits. We've tested a selection of non-original products to see if they really are inferior to the officially-sanctioned versions.

NON-ORIGINAL INKS

Printer manufacturers would typically argue: 'We spend millions developing the printers, software, inks and papers. We patent the technology so no one else can make them as well as we can. We also check every cartridge so we can guarantee good quality.' And there could well be something to their argument. Inkjet technology is advanced stuff, dealing in droplets of a few picolitres (a million millionth of a litre). The ink needs to be filtered to very fine levels in spotless conditions and formulated to cope with the strains of printing, such as intense heating. Inks are designed specifically for use with particular printers.

But our tests show that, although original inks do produce good results, there are cheaper alternatives that can equal or better them. The non-originals may have some weak spots – they may be less suitable for use on copier paper or more prone to fading, for example – but this has to be balanced against the price difference. The most striking example we found was for the Epson printer used in our tests (see 'Our tests', opposite). Ryman's own-brand inks for this printer were as good as the originals for copier paper printing. They also bettered Epson's ink results on inkjet paper and equalled them on glossy paper. They were less resistant to fading but were a whopping 23 per cent cheaper – £29 for a set of cartridges instead of £37.50.

Elsewhere the balance of price difference and quality tipped more towards the originals. We found an MMC cartridge for the Hewlett Packard printer that produced better quality photographs than the original inks. However, the MMC cartridge was only £1 cheaper and it leaked badly for the first few prints.

Hewlett Packard printers are more difficult to find non-original cartridges for because they're usually recycled from originals. Black cartridges are fairly common and can save you about £10 for simple text printing, but colour cartridges are rarer and offer less of a saving because fewer are successfully recycled.

Refill kits One possible alternative for hard-to-find cartridges is a DIY refill kit. These normally come with a single syringe or one for each colour, a tool for making a hole in the cartridge, and a plug for sealing it up again. But it's a messy enterprise and best avoided if you're not too DIY-minded. Again, the quality can vary, but we found a Compujet kit which worked well with the Hewlett Packard printer. It produced better quality photographs on glossy paper. The 32ml kit was about the same price as a 19ml original cartridge.

FADE RESISTANCE

Some papers and inks are more prone to fading than others when exposed to light. In our tests, some prints made with non-original inks faded very quickly. If you want to prolong the life of a print, keep it under a glass frame away from air or keep it out of the light.

PHOTOGRAPHY GETTYONE STONE

Using a 'non-original' ink cartridge and 'non-original' gloss paper instead of Epson's 'original' versions, we saved around £47 on 33 colour prints

MAKING SAVINGS ON ORIGINAL INKS

Even if you prefer to use original inks, you can still save money. With Canon, cartridges seem to be cheaper on the high street than when sold direct from Canon. With Hewlett Packard and Epson, check which cartridges you buy. Both produce 'light' and 'heavy' use cartridges – which simply contain different amounts of ink. For example, Hewlett Packard makes a 19ml cartridge (c6578de, supplied with most of their printers) and a 38ml cartridge (c6578ae). Both can be used in the same printers, but the larger cartridge is about £8 cheaper than buying two smaller cartridges.

NON-ORIGINAL PAPERS

As with the inks, original papers do well compared with most competitors, but you can find non-originals that give as good or better print quality. They're sometimes poorer in certain respects, say, for desktop publishing, but again, that has to be balanced against the price difference, which can be staggering. For example, Staples inkjet gloss photo paper produced good quality photos on the Epson printer, and works out at 30p a sheet, instead of £1.60 a sheet using Epson photo quality glossy film paper. With the Canon printer, the Staples paper produced the same quality photographs as Canon's high gloss photo film paper which costs £1.50 a sheet. Hewlett Packard's premium plus paper is more reasonable at 65p a sheet, given that it's a better paper and more fade resistant than the Staples paper. But it still costs more than twice the price.

A similar story emerged for inkjet paper. Rey's matt colourjet paper (5p a sheet from Staples) is a strong competitor for Canon's (12p a sheet), Epson's (9p a sheet), and Hewlett Packard's (8p a sheet) papers.

DAMAGE TO THE PRINTER

As we saw with the leaking MMC cartridge, non-original ink cartridges can be poorly made. If your printer uses heat to propel ink on to the page and your non-original ink contains impurities, it may leave a deposit that blocks the printhead, like limescale in a kettle. Manufacturers of original inks claim that it has been known for non-original inks to flood printers during cleaning cycles because they can't be absorbed by the foam reservoirs that dispose of ink used for cleaning. However, none of the non-original inks we used in our tests damaged the printers. It's important to remember that printer manufacturers aren't saying that non-original inks will damage your printer, they're just saying that they can't guarantee they won't. Using non-original inks should not invalidate the warranty on your printer, unless the inks actually cause damage.

OUR TESTS

To compare the quality of original and non-original inks and papers, we used printers that did well in our July 2001 test – the Canon S400, the Epson Stylus Colour 1160, and the Hewlett Packard Deskjet 1220c.

We tested 33 non-original inks against original ones. With each printer, we printed out a black text letter using standard copier paper. Then, using the original coated inkjet paper, we printed a desktop publishing document and a photograph. Finally, using original glossy paper, we printed a photograph.

We tested 11 non-original papers against six original papers. We used original inks for all the papers and printed the document and photograph on the original and non-original inkjet papers. We then printed a photograph on the original and non-original glossy papers.

The results were rated by a panel and we measured how the colour range of the non-originals compared with the originals. We also printed out duplicates to see whether they smudged easily with a highlighter pen (for black prints) or with a tissue (for colour prints).

The best brands in our tests may not be the best for all printers, so try experimenting with different brands.

FURTHER INFORMATION

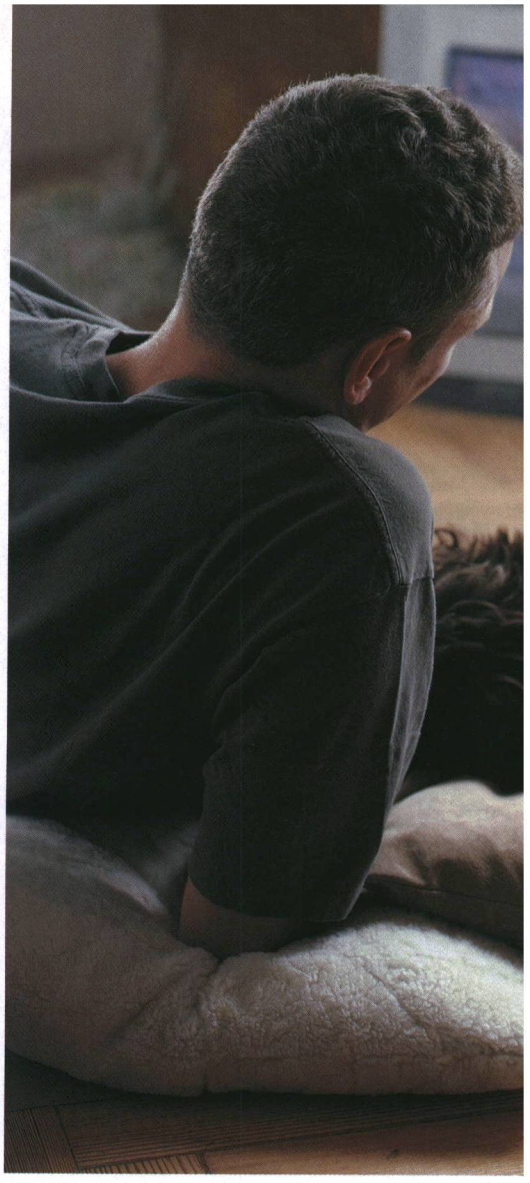
www.ukcra.com
UK Cartridge Recyclers' Association: for information and advice on purchasing recycled cartridges

OUR VERDICT

There is some truth in the warnings from companies like Canon, Epson and Hewlett Packard that non-original paper and, especially inks, can give poorer print quality and could possibly damage your printer. But there are also good quality non-original papers and inks out there that match or even better their quality, and are unlikely to damage your printer. And what's more, there are huge savings to be made. For example, using an Epson colour ink cartridge, we managed to print 33 prints on Epson's glossy photo paper. Using a Ryman's cartridge instead would save you £3.80, and using Staples glossy photo paper would save you £1.30 per sheet, amounting to a total of around £47.

If you think you're being charged too much for original inks, try out some cheaper, non-original inks and papers.

The bigger picture



As the BBC gets ready to broadcast new digital channels next month, now is a good time to buy a widescreen TV. Which one will you choose?

If you're thinking about switching to digital TV, you may want to consider a widescreen set to make the most of the increased amount of widescreen broadcasting now available.

To help you choose, we've turned the spotlight on 13 widescreen TVs, most with large 32-inch screens and two with integrated digital receivers, to put you in the picture.

Some of the 32-inch models on test are pretty bulky so make sure you check their dimensions and measure your doorway before you buy. If you fall at the first hurdle, four of the models we tested have 28-inch screens, and 28-inch versions are available for most of the larger sets on test, although we didn't test these.

SCREEN MODES

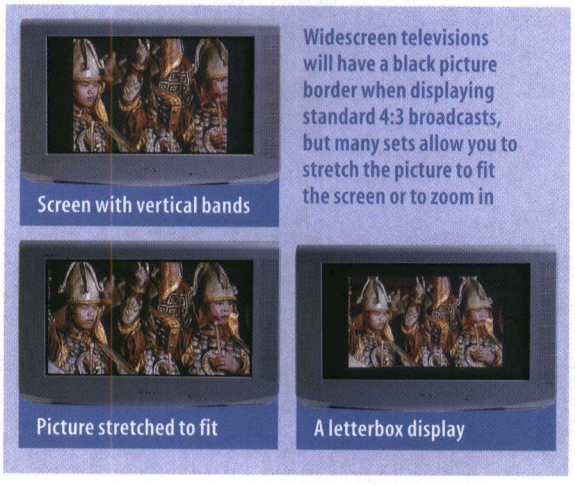
TV broadcasts in the UK come in a mixture of different formats, and, ideally, a widescreen TV should detect which format it's receiving and deal with it accordingly.

The three main formats are:

Standard 4:3 The majority of analogue TV programming is still transmitted in standard (4:3) format. Preferably a widescreen TV should detect this and automatically display the picture correctly on the screen. But you will have to put up with black bands on both sides of the picture (see right). If you don't like this, you may prefer to have a set that has the option of stretching the picture horizontally so that it fills the screen, although this will distort the picture. Another option is to zoom the picture so that it horizontally fills the screen, but you'll lose some of the picture at the top and bottom (see below).

True 16:9 Many digital TV programmes and films on DVD come in widescreen format. The TV should detect this and automatically adjust accordingly.

Letterbox Many pre-recorded videos, some DVDs and a few analogue transmissions broadcast films as a letterbox picture. As the name suggests, this means there will be visible black bands at the top and bottom of the picture (see below) if viewed on a standard TV. A widescreen TV should have a zoom mode that expands a letterbox picture to fill the screen reasonably accurately. But many films are made in ratios other than 16:9 so it's not always possible to get an exact fit. Automatic switching to this mode is an additional feature on the Philips sets we tested, but it's not essential so long as you can get it to fit manually using the remote control.



AUTO SWITCHING

The TV should come set to deal correctly with the different picture modes, but in our tests, this was not the case, and finding the 'correct' setting in the menu system wasn't self-explanatory. Many confusing terms are used to describe the settings and, annoyingly, they don't always do what you expect. The Sanyo TV doesn't have proper automatic switching and stretches everything to fit the screen, which, in our opinion, is poor.

FEATURES

All the televisions in our test had several basic features, such as stereo sound, Teletext and Fastext, and at least two audio/video (AV) inputs for connecting external equipment such as a set-top box, VCR or DVD player.

PHOTOGRAPHY ROBERT HARDING, JOHN TRENHOLM

FST 'Flatter, squarer tube' is now regarded as standard. Nine of the TVs we tested had the newer, even better, 'pure flat' tube, that has a near-perfectly flat front to the screen. This gives the set a distinctive appearance, and allows a wider viewing angle without the loss of picture quality.

100Hz On a standard 50Hz TV set some people notice an annoying picture flicker. If this sounds like a familiar problem, then consider buying a TV with 100Hz technology as this updates the picture twice as often and eliminates the flicker. For the majority of people, picture flicker isn't an issue and buying a 100Hz set will not be worth the additional cost.

Childlocks These allow you to prevent the viewing of certain programmes or channels. Digital TV (whether integrated or through a set-top box) generally gives sophisticated control over channel viewing. Without that, however, only the Philips 32PW6006/25 and the JVC TVs allow you to control TV viewing using a PIN code. With the other TVs, the childlocks can be overridden using the remote control.

BEST BUY

Most of the TVs we tested this time have good picture quality, although sound quality was more mixed.

If you can't manage to heave a 32-inch TV into your living room, or don't want to pay a few hundred pounds more for one, you could go for the best of the 28-inch models we tested. The pure flat screen **Panasonic TX28PL4** is the best of these, and very easy to set up and use, as the instructions are very clear. Picture quality is good, and it has several useful features, including Teletext user memory. It has a separate headphone volume control, independent of the speakers, so anyone who's hard of hearing can use the headphones while others are listening at normal volume. It's **£700** from John Lewis, or **£605** from www.cheapelectricals.co.uk.

The 32-inch, pure flat screen 100Hz **Panasonic TX32PL10** has a good range of features. This TV is easy to set up and use, and the picture quality is good. It is **£1,000** in Miller Bros or **£780** at www.empiredirect.co.uk.

The picture quality of the 32-inch pure flat screen **Philips 32PW9576/05E** is very good, so worth considering if you watch lots of DVDs, but the sound quality is not so good. It comes with an integrated stand, making it easier to get the TV up and running. It's flicker-free 100Hz (good if the flicker of 50Hz sets bothers you) and has a separate headphone volume control. It costs **£1,300** from House of Fraser or **£1,160** from www.unbeatable.co.uk.

For a cheaper 32-inch model, you could consider the 50Hz **Philips 32PW6006/25**, priced at **£697** in Currys, or **£500** from online retailer www.cheapelectricals.co.uk. The set has an FST, rather than the more advanced pure flat screen, but it does have several other good points, including good picture quality, clear instructions, and a good childlock facility.

Clockwise from above left, the Panasonic TX32PL10 (32-inch), the Philips 32PW6006/25 (32-inch), the Philips 32PW9576/05E (32-inch) and the Panasonic TX28PL4 (28-inch) are all Best Buys

DIGITAL TV AND THE BBC

Following the collapse of ITVDigital, a consortium led by the BBC has now been awarded the licence to broadcast digital terrestrial TV (via your aerial) in the UK. It plans to operate a free-to-air service without monthly subscription. Anyone living in the coverage area and equipped with a free-to-air set-top box, or an integrated digital TV (IDTV) with built-in set-top box, will be able to access the new package of 24 channels and some interactive services. About a third of homes in the coverage area may still need an aerial upgrade. Your electrical retailer can advise on this. The signal strength should be stronger this time, too, so if you were unable to get the ITVDigital service, you may want to try again.

It's worth noting that you won't be able to upgrade the service to pay TV. Channels such as Sky Sports, Sky Movies and Discovery will not be available unless you switch to cable, satellite or a pay-per-view service like HomeChoice.

We tested two IDTVs and, although IDTV technology has improved, for now we still think you're better off with a separate analogue TV and set-top box. This gives you the flexibility to choose the provider you want and upgrade if technology changes.

See next month's issue for our report on free-to-air set-top boxes.

Widescreen TVs

Bush WS6673SIL 28-inch

JVC AV28CT1EKS 28-inch

JVC AV28R25EKS 28-inch

	Analogue					
	Bush WS6673SIL 28in	**JVC** AV28CT1EKS 28in	**JVC** AV28R25EKS 28in	**LG** RE-32FZ10PX 32in	**Panasonic** TX28PL4 28in	**Panasonic** TX32PL10 32in
Specification						
Price (£)	250	480	650	1000	700	1,000
Dimensions (hxwxd) (cm)	47x78x52	49x72x48	50x85x50	60x91x55	51x76x51	56x84x55
Model available in 28in	✓	✓	✓	✓	✓	✓
Model available in 32in	✓		✓	✓	✓	✓
Integrated model available	✓					✓
General features						
Pure flat screen 1▷			✓	✓	✓	✓
Teletext user memories		✓	✓	✓	✓	✓
Teletext multi-page store						
Autoformat switching	✓	✓	✓	✓	✓	✓
100Hz (flicker free) 2▷				✓		✓
Available with Dolby Pro Logic surround sound			✓		✓	
Picture effects 3▷				✓		
Headphone volume option	✓			✓	✓	
Tonal effects	✓			✓		✓
Timer to turn off						
Timer to turn on	✓	✓	✓	✓	✓	✓
Childlock 2▷	✓	✓	✓	✓		✓
Number of audio/video inputs	3	4	4	3	3	3
Audio/video input on front or side	✓	✓	✓	✓	✓	✓
Dedicated audio output	✓	✓	✓	✓	✓	✓
External loudspeaker output 4▷						
Digital features						
Full electronic programme guide (EPG)						
Now and next						
Favourite stations						
AV link recording (using EPG or timer) 5▷						
Performance						
Picture quality	○	○	☆	○	☆	☆
Sound quality	◒	◒	○	○	○	○
Ease of setting up/instructions 6▷	◒	☆	○	○	☆	☆
Everyday ease of use 6▷	◒	○	◒	◒	☆	☆
Standby power consumption	◒	☆	◒	☆	☆	☆
Total test score	55	60	66	62	75	73
Information						
Additional notes/update since our test	Stand is optional extra					

LG RE-32FZ10PX 32-inch

Sanyo CE32WN5-B 32-inch

Sony KV-32LS60U 32-inch

Toshiba 32Z17B 32-inch

	Digital						
hilips 2PW6006/25 2in	Philips 32PW9576/05E 32in	Sanyo CE32WN5-B 32in	Sony KV-32LS60U 32in	Toshiba 32Z17B 32in	LG DI-32Q82 32in	Sony KD-32DX40U 32in
597	1,300	650	1,150	900	*1,300*	1,195
56x88x55	93x98x54	58x88x56	56x89x59	57x91x57	62x85x55	56x88x56
✓		✓	✓	✓		✓
✓	✓	✓	✓	✓	✓	✓
					✓	✓
	✓		✓	✓	✓	✓
✓				✓		
				✓		
✓	✓		✓	✓	✓	✓
	✓		✓		✓	
				✓	✓	
	✓				✓	
✓	✓			✓	✓	✓
✓						
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓		✓	✓	✓
3	4	3	4	3	4	3
✓	✓	✓	✓	✓	✓	✓
✓	✓		✓	✓	✓	✓
				✓		
						✓
					✓	✓
					✓	✓
☆	★	☆	○	☆	○	★
○	◒	○	○	○	○	○
☆	○	○	☆	☆	○	○
○	○	◒	○	◒	○	○
★	★	◒	★	●	◒	★
72	72	57	62	69	62	72
	Height measurement includes stand, which is built into TV			To be replaced by the 32Z27 in silver with virtual Dolby sound		

TOTAL TEST SCORE

This ignores price and is based on:

Picture and sound quality	43%
Features	20%
Ease of setting up and everyday ease of use	20%
Technical tests	14%
Standby power consumption	3%

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

NOTES

TVs highlighted in **red** appear in the Best Buy Guide on p21. For models that aren't widely available, a guide price is given in *italics*.

General features

1 See 'Features', p20.

2 See 'Features', p20.

3 Picture effects means the TV has either picture in picture (showing what is on TV in a corner while you watch a video, say) and/or picture and picture (a split screen showing more than one TV channel at once).

4 External loudspeaker outputs are for adding stereo speakers, but amplifier power is usually low, so they are only suitable for simple, non-hi-fi speakers.

Digital features

5 Allows most new VCRs to be set to record automatically when a programme is selected to watch via a digital EPG.

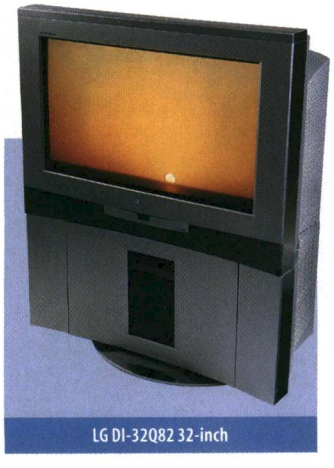
Performance

6 Two ergonomists rated the TVs on ease of set-up and everyday use for typical tasks like changing channels or watching programmes from an external source like a VCR.

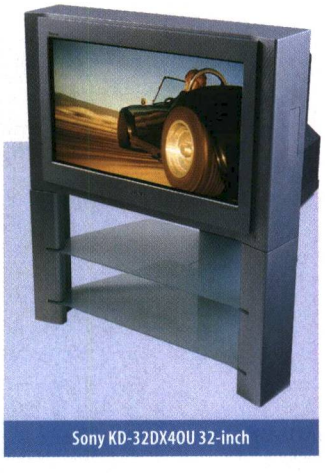
FURTHER INFORMATION

www.dtg.org.uk/consumer for general information about digital television

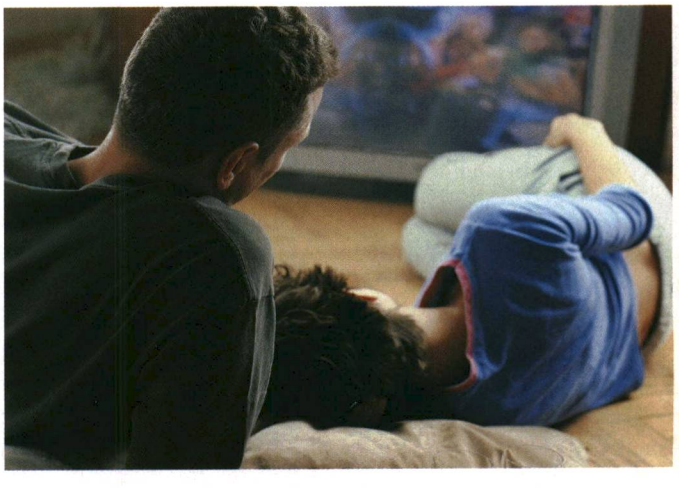
www.freetoview.co.uk for details of digital programming available without a monthly subscription fee



LG DI-32Q82 32-inch



Sony KD-32DX40U 32-inch



Calling for change

Jenni Conti shows how you can make savings on your phone bill

How to make cheaper calls with a minimum of hassle

Eighteen years after BT lost its monopoly, 70 per cent of us still use it for all our home phone calls. But savings can be made either by switching company or by redirecting our calls to an indirect service provider, such as One.Tel. And soon competition will open up further as Oftel, the telecoms regulator, has ruled that BT must make it cheaper for competitors to offer a complete 'one-bill' telephone service, which includes line rental and calls, using BT's network. New rival services should appear early next year.

It can be hard to know who offers the best deal for your particular type of phone use. Discount schemes and phone packages, which incorporate internet access and digital TV, for example, further complicate your choice. Here, we've set out the different options so that you can choose the deal that suits you best.

CHOOSING A PHONE COMPANY

The first step to finding the best phone company for you is to establish which are available in your local area. BT and Kingston Communications (in certain parts of East Yorkshire only) maintain the traditional copper wire network that is available to all properties across the country. The cable companies, NTL and Telewest Broadband (which includes Telewest Broadband Eurobell), offer connection to a fibre-optic network to over half the UK's homes.

Servista is one of the first companies to offer a rival 'one-bill' service to BT, so we've included it in our table, opposite. We expect many more will follow in the coming year, offering a real alternative to BT.

Check the phone companies' websites or phone them to find out if they serve your area. You can then use the table, opposite, to compare their charges.

Discount schemes Whichever phone company you're with, make use of any discount schemes it offers. BT has the biggest range of schemes. The best one for you depends on how much you use your phone. With BT's Light User scheme, you get a rebate if you spend less than £10.86 a quarter (excluding VAT) on calls. BT's Friends and Family scheme gives a 10 per cent discount on 10 numbers, including one international and one mobile number. These schemes are both free.

The BT Together scheme gives savings on all calls for a charge of £2 a month. As well as offering good discounts on calls to all destinations abroad, there's an extra 10 per cent off calls to six international numbers. BT offers similar schemes with other benefits such as unlimited national off-peak calls for a charge of £9 a month.

Telewest Broadband's Talk Unlimited deal offers unlimited national calls for £15 a month. NTL offers reduced rates to 30 international destinations for £2 a month. Both NTL and Telewest Broadband offer free off-peak local calls to numbers on the same cable network, although you'll still pay a 5p connection charge.

SERVICE QUALITY

Information about the service performance of BT, Kingston Communications, NTL and Telewest Broadband, is published twice a year by the Telecommunications Industry Forum. You can get a copy of *How well did your telephone company do?* by calling 0131 472 5558 or going to www.cpi.org.uk. The leaflet doesn't show huge differences between companies but the general level of service looks fairly high. It doesn't include information on indirect service providers, but most of you reported good sound quality and customer service from those you used. However, several people occasionally had trouble getting through to numbers which they could connect to first time with BT.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION JACEY

Table 1 Phone companies' call costs compared

		BT	BT Together	Kingston Comms	NTL	Telewest Broadband[1]	Servista
Charges							
Installation/connection		£74.99[2]	£74.99[2]	£58.75	£20[3]	£20[4]	£18.56[5]
Monthly line rental		£9.50[6]	£11.50[6,7]	£7.46[8]	£9.99	£10	£11.99
Call connection fee					5p	5p	
Minimum call charge		5p	5p	6p			5p
Per second billing		✓	✓	✓	✓	✓	✓
Inclusive monthly call allowance		£2.15[9]	£2.40[9]		see[10]	see[10]	
Cost of a ten-minute call							
Daytime	Local	40p	30p	6p[11]	35p	35p	30p
	National	79p	40p	59p	35p	35p	40p
	Australia	£4.90	£2.20	£3.97	£2.05	£2.55	60p
	France	£2.84	£1.70	£2.56	£2.05	£2.55	70p
	India	£11.98	£6.10	£10.79	£6.55	£9.05	£5.50
Evening	Local	15p	10p	6p[11]	25p	25p	10p
	National	40p	20p	29p	25p	25p	20p
	Australia	£4.19	90p	£3.77	£2.05	£2.55	60p
	France	£2.66	90p	£2.40	£2.50	£2.55	70p
	India	£11.37	£5.50	£10.23	£6.55	£9.05	£5.50
Weekend	Local	10p	10p	6p[10]	15p	15p	10p
	National	20p	20p	18p	15p	15p	20p
	Australia	£3.91	90p	£3.52	£2.05	£2.55	60p
	France	£2.31	90p	£2.08	£2.05	£2.55	70p
	India	£9.89	£5.30	£8.90	£6.55	£9.05	£5.50

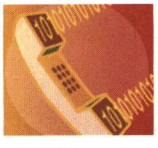
Call costs are calculated to the nearest pence
1 Includes Telewest Broadband Eurobell
2 No connection charge if BT line already supplied to property
3 Telephone installation charge only. For telephone and digital TV combined, the charge is £75
4 Telephone installation charge only. For telephone and digital TV combined, the charge is £50
5 BT line required and minimum three-month contract
6 £1 a month more if you don't pay by direct debit
7 Includes BT Together's £2 fee
8 £7.64 a month if you don't pay by direct debit
9 Calls to this value are free
10 Local evening and weekend calls to residential numbers on same cable network are free (5p connection charge applies)
11 Local calls (between Kingston Communications customers) cost 6.46p regardless of time of day or call duration

Correct at 1 July 2002

INTERNET, BROADBAND AND DIGITAL SERVICES

If you have a choice between BT and cable, look at what services they offer, as well as their phone tariffs, before you choose.

DIAL-UP INTERNET ACCESS



BT, NTL and Telewest Broadband all offer a dial-up internet service provider (ISP). BTopenworld Anytime gives unlimited surfing for £15.99 a month. Blueyonder surfunlimited and Telewest Broadband's package (not available to Telewest Broadband Eurobell customers), cost £12 a month, and NTL Home Unlimited costs £10 a month. NTL also offers the cheapest pay-as-you-go access of the three companies, charging a flat rate of 1p a minute. Telewest Broadband's flat rate is 1.5p a minute, while BT charges its standard local rates.

There are many other competitively priced ISPs (see 'Netting a good ISP', Which?, October 2001, p36). However, many ISPs' unmetered packages can't be accessed via a cable line.

BROADBAND INTERNET ACCESS

Broadband is a high-speed, permanent connection to the internet that doesn't block your phone line. BT currently offers its broadband service to around 66 per cent of UK households. NTL and Telewest Broadband (excluding Telewest Broadband Eurobell) cover 37 per cent of homes. Contact the phone companies to find out whether it's available in your area.

BTopenworld Broadband connects you to the internet via the BTopenworld ISP, giving you unmetered access and typical ISP features, such as an e-mail address, for £29.99 a month. Alternatively, BT Broadband provides a connection and unmetered access, but no other ISP features, for £28 a month (£27 if you pay by direct debit). The extra equipment required to connect and activate these services costs around £150. Both packages provide a download speed of up to 512Kps, which is around ten times faster than a dial-up connection.

NTL and Telewest Broadband connections include unmetered internet access and the usual ISP features. Telewest Broadband's Blueyonder service (not available to Telewest Broadband Eurobell customers) gives two speed options. The fastest is up to 1Mbps – around 20 times faster than a typical dial-up connection – and costs £39.99 a month. The 512Kbps service is £29.99 a month. Both cost £5 less a month if you also subscribe to another Telewest Broadband service, such as digital TV. Installation and extra equipment cost between £50 and £75.

NTL's broadband service offers three speeds. The fastest is 1Mbps at £49.99 a month, followed by 512Kbps at £24.99 a month, and 128Kbps – double the speed of a dial-up ISP – at £14.99 a month. These costs are in addition to a monthly subscription to digital TV. The set-up cost is £50 for existing customers and £75 for new ones.

Some ISPs, such as Pipex and AOL, offer self-install broadband products that can be used with BT's Broadband connections. Set-up rates and monthly charges are generally competitive.

For more information, see 'BT Broadband update', p13.

DIGITAL TELEVISION

Both cable companies offer digital TV. Telewest Broadband's starter package costs £15 a month for 19 channels – most of which are free-to-air, such as ITV2 and BBC4 – and also includes your phone line rental, usually £10. Or, for £30 a month, you can combine this package with the Talk Unlimited phone call scheme, which usually costs £25 a month. Telewest Broadband has three other packages, costing from £18.50 to £25.50 a month, depending on the TV channels that are included. Telewest Broadband Eurobell offers analogue channels only.

The basic digital TV package from NTL costs £20 a month and includes 25 channels, 16 radio stations and your telephone line rental, which usually costs £9.99. For £47 a month, you can get over 100 channels and your telephone line rental.

BT doesn't offer a digital TV service but, until December 2002, Sky Digital is offering half-price installation to BT customers who take out a Sky World package costing £35 to £37 a month. Sky Digital customers with a BT line can also use the Sky Talk indirect service provider.

INDIRECT SERVICE PROVIDERS

You don't have to change phone companies to make cut-price calls. You can redirect some or all of your calls to BT competitors

With indirect service providers, you can make discounted calls using your existing phone line. Indirect companies specialise in cheap long-distance calls, but increasingly, they're also offering competitive national and local rates too. Most require you to have a BT line, although some are also available to cable customers. They simply bill you for the calls you make with them and you continue to pay your existing phone company for line rental and any other calls. There's no contract, so if you find that you aren't saving money, or that using the service is inconvenient, you can stop using it.

'NOW I DON'T THINK TWICE ABOUT MAKING INTERNATIONAL CALLS'

Frank Skuse, London

Adverts for indirect service providers usually quote savings of between 10 and 80 per cent on BT's standard rates. But these don't take into account BT's inclusive minutes or its discount schemes. Some also round call costs up to the nearest minute, rather than second. So, in reality, the savings you make may be considerably less than those advertised.

CONNECTING TO THE SERVICE

There are three ways to connect to indirect service providers, each with their own pros and cons. Some providers offer all three methods, while others offer only one.

Access code The most common method is to dial an access code before the number you're calling. This usually consists of four digits, although for cable customers it is often a full phone number. The advantage is that you can decide which calls to route through your indirect service provider, allowing you to use BT or cable for calls that cost less with them.

Autodialler Some indirect service providers supply customers with an autodialler – a box that you plug into your phone socket to divert all your calls to their service. These are usually used only with BT lines. If you want to use BT for specific calls, you have either to unplug the autodialler or dial an override code. If you have more than one phone point, you either have to pay for extra autodiallers for each socket, or dial an access code if you're using a socket without one.

Carrier pre-selection (CPS) A new automated method to redirect your calls, known as CPS, is available to BT customers from some indirect service providers. You simply ask the indirect service provider to divert your BT calls to their service and they organise it for you. Some indirect service providers allow you to redirect just some of your calls to them, such as local, national or international calls. However, of the companies we've looked at, only One.Tel allows you to do this.

YOUR EXPERIENCES

We asked for your experiences of indirect service providers and heard from over 60 of you – nearly all with good reports. As well as the seven companies we've featured, you'd also used Breathe, Call Options, Just Dial, LowerCall, Phone Co-op, Phonecard Services, Quip, Superline, TDL, Telco, Telecom Plus, Tiscali, Totalise and Vartec.

Many of you said that flexibility was your main reason for using an access code, and that saving it in your phone's memory

OUR VERDICT

It's good to talk, but it's even better to save money when you do so. New 'one-bill' services will offer more competition to BT next year but, in the meantime, make the most of the options that already exist.

Check whether you're getting the most from discount schemes offered by your existing phone company. If you're also interested in services like digital TV and broadband, find out if you can benefit from combined packages.

Try rerouting some or all of your calls to an indirect service provider. One.Tel, for example, offers good rates for international calls. If you don't make savings, you can just stop using it.

avoids having to remember it. A few of you reported teething problems with auto-diallers such as delays receiving the equipment and faulty boxes. Several people occasionally had trouble getting through to numbers which they could connect to first time with BT. Many told us that they liked the detailed bills they receive.

The real advantage was the savings people made. Michael and Margaret Coughlan of Ilkley told us how they'd saved an enormous amount on calls to their daughter who works in a remote part of French Guiana. Their indirect service provider, Phonecard Services, charges just 24p to 28p a minute, compared with BT's charge of more than £1.

Reductions are often greatest for the most frequently-called destinations, such as Australia. Frank Skuse, from London, who uses One.Tel says: 'Now, I don't think twice about making international calls. I ring Australia at least four times a week and don't have to clock watch when I do.'

CHOOSING AN INDIRECT SERVICE PROVIDER

Table 2 shows the different connection, billing and payment options offered by the indirect service providers we've looked at. Table 3 compares the call charges of seven indirect companies with those of the BT Together scheme.

When choosing, check whether you can keep any existing BT services you have. For example, not all will support BT's additional offers, such as ring back, call barring and call diversion. Also, some may offer additional services that might interest you, such as their own ISP or broadband connection.

Table 2

Connection, billing and payment options offered by indirect service providers

Options	Argos Telecom	Npower	One.Tel	Powergen	Saga	SkyTalk	Swiftcall
BT line only	✓	✓		✓	✓	✓	
Autodialler		✓	✓[1]	✓			
Access code		✓	✓	✓		✓	✓
Carrier pre-selection	✓[2]		✓[1,3]		✓[2]	✓[2,5]	
Billing	Monthly	Monthly	Monthly	Quarterly[4]	Monthly	Monthly	Pre-pay[6]
Payment options	DD or auto from credit card	DD, post, bank	DD, phone, online	DD, phone, post, bank, online	DD or auto from credit card	Paid with Sky Digital subscription	DD, auto from credit card, phone, online
DD reduction		3%		£4 per year			
Conditions					Must be over 50	Must be a Sky Digital subscriber	

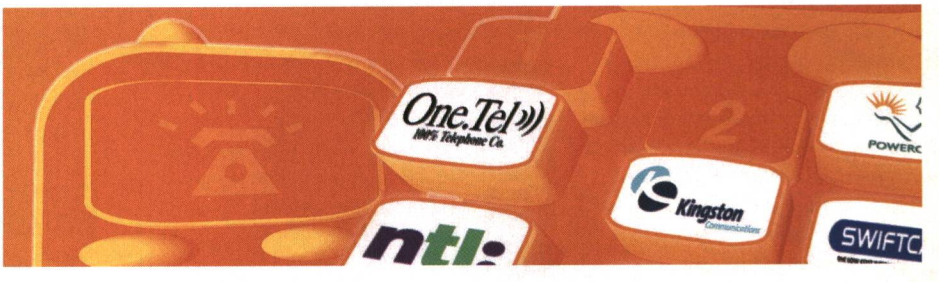
1 Cable customers can connect to One.Tel only through an access code 2 You have to route all your calls using CPS
3 Allows you to route some or all your calls through CPS 4 Monthly direct debit available 5 Service to be launched this month.
6 Swiftcall credit can be topped up when chosen but cheaper rates apply if it is organised automatically

Table 3

Indirect service providers' call costs compared with BT Together's

Charges		BT Together[1]	Argos Telecom	Npower	One.Tel	Powergen[2]	Saga	SkyTalk	Swiftcall[3]
Call connection fee					3p[4]				
Minimum call charge		5p	5p	5p		5p	4p	5p	
Per second billing		✓	✓	✓		✓	✓	✓	see[5]
Cost of a ten minute call									
Daytime	Local	30p	40p	26p	28p	30p	26p	30p	40p
	National	40p	40p	40p	28p	40p	34p	30p	40p
	Australia	£2.20	£1.40	£1.67	40p	£2.20	£1.87	80p	50p
	France	£1.70	£1.40	97p	40p	£1.70	£1.44	80p	50p
	India	£6.10	£6	£4.08	£3.20	£6.10	£5.19	£9	£3.80
Evening	Local	10p	15p	10p	28p[6]	10p	9p	10p	40p
	National	20p	20p	20p	28p	20p	17p	20p	40p
	Australia	90p	70p	£1.43	40p	90p	76p	80p	50p
	France	90p	70p	91p	40p	90p	76p	80p	50p
	India	£5.50	£5.69	£3.87	£3.20	£5.50	£4.67	£9	£3.80
Weekend	Local	10p	10p	7p	28p[6]	10p	9p	10p	40p
	National	20p	10p	10p	28p	20p	17p	10p	40p
	Australia	90p	70p	£1.33	40p	90p	76p	80p	50p
	France	90p	70p	79p	40p	90p	76p	80p	50p
	India	£5.30	£4.95	£3.36	£3.20	£5.30	£4.50	£9	£3.80

Call costs are calculated to the nearest pence 1 BT Together costs £2 a month 2 An automatic 20 per cent discount is given on the ten most dialled numbers on each bill, including one mobile and one international number 3 Charges are based on agreeing to re-credit account automatically – higher charges apply if this is done on an ad hoc basis. Charges will be reviewed this month 4 International calls have no connection fee 5 Calls are charged for the first 15 seconds and then in 60-second increments 6 Local evening and weekend rates are 1p a minute if you use the Phone Pal autodialler **Correct at 1 July 2002**



TOP TIPS SAVING MONEY

- Contact your current phone company for advice about their discount schemes.
- **If you call international destinations, try an indirect service provider.**
- If you use NTL or Telewest Broadband, check to see whether relatives and friends use the same cable provider. If they do, local evening and weekend calls will be free.
- **If you like combining bills for different services, ask your energy supplier whether it offers a phone service and what savings you could make.**

We discover there's more to Australian white wine than Chardonnay

WONDERFUL WIZARDS OF OZ

The rise in popularity of Australian wine is a modern-day phenomenon. Regarded as a joke in the 70s, by the mid-90s the UK was importing nearly 54 million litres of the stuff. In 2001, that figure rose to 183 million litres – a staggering 244 million bottles. But we're no longer drinking the same styles as we did 20 years ago. We set out to see what Australia had to offer in the way of white wine. It turned into a voyage of discovery.

A NEW TERRITORY

Australia's most famous whites used to be made from Chardonnay, and were often rich and creamy with lots of vanilla oak flavour. This was because they were usually aged for months in new oak barrels. These older-style Chardonnays are still around but nowadays there's a much wider spectrum of flavours to choose from. They have been joined by other, more subtle styles – unoaked or lightly oaked after just a brief spell in the barrel or where only part of the wine is oak-aged. And there are now more wines made from other white grape varieties. The most important of these are Semillon (most famous for its role in dry and sweet wines of Bordeaux) and Riesling (the grape that makes all of Germany's greatest wines), but there's also the lesser-known Verdelho (a grape from Madeira) and the internationally popular Sauvignon Blanc. Even the aromatic, exotic Gewürztraminer grape (more commonly found in German and Alsace wines) crops up.

Not only are these different styles and varieties widening the range, but also regional characteristics are becoming more important. In the past, most Australian wines on UK shelves were blends of grapes from more than one region. Labels would almost always say the wine came from 'south-east Australia' or 'south Australia' – vast areas of land. Nowadays there are many wines which come from one small area such as the warm Barossa Valley close to Adelaide, or the cooler Margaret River, south of Perth. Such wines show more individuality and reveal the characteristics typical of the area where the grapes are grown. Keen wine fans can now focus in on a regional style that they particularly enjoy.

A MIXED CARGO

We asked the major supermarkets and high-street off-licence chains to recommend three Australian white

BEST BUY

The winning wine was **The Willows Vineyard Semillon 1998**, Barossa Valley (Wine Rack, Bottoms Up, **£9.99**), described as 'powerfully aromatic with spicy oak, good, ripe, tropical fruit flavours, and a touch of lemon zest'. In second place was the lemony **Wakefield Gewürztraminer 2001**, Clare Valley (Oddbins, **£6.99**), 'an unusual and exciting' wine that would be 'great with Thai/Asian food'. **Capel Vale Verdelho 2001**, Western Australia (Majestic, **£7.99**) – liked for its 'rich, unctuous style', its 'lime marmalade' and 'melony aromas' and 'off-dry, concentrated, juicy flavours' – came third. All three wines scored ★.

A special mention goes to the wine that was placed sixth. **Yellow Tail Verdelho 2001**, South-Eastern Australia (Morrisons) scored well for its 'ripe and very juicy fruit'. At **£4.99** it was one of the cheapest wines on test. It scored ☆.

COOK'S TOUR

Serve our Best Buy wines lightly chilled. They're all relatively ripe, full-bodied whites and will be excellent with a wide range of savoury dishes, especially chicken or fish. Specifically, Australian Semillon pairs well with fish in a creamy sauce, with spicy food, or even medium curries. The Gewürztraminer would match oriental dishes or make a refreshing aperitif. And Verdelho makes a suitable partner for slightly sweet Chinese dishes.

PHOTOGRAPHY JAMES DUNCAN, JONNY THOMPSON

wines up to £10 from their list. We were keen to test wines from a wide range of price points, so we asked them to nominate one for under £7, another between £7 and £10, and a third which could fall into either bracket. We also asked for nominations from a range of grape varieties. Vintages ranged from 1997 to 2001, and the prices from £3.99 to £9.99. There were many Australian wine regions represented, too, as well as some cross-regional blends.

We gave the 35 wines we selected to a panel of six experts who regularly taste wine on a professional basis. They sampled the wines 'blind' (with the labels covered up) and each panellist gave a score for every wine tasted.

A RARE DISCOVERY

This was a very positive set of results compared with other *Which?* wine tastings. Almost two thirds received a ☆, which means we'd have no hesitations in recommending them, and very few scored poorly. Australian wine is generally considered reliable, and this was certainly borne out by the results of our tasting.

Only two wines were considered faulty, and the second sample of one of those was correct. This is a much lower rate for cork taint and other faults than our tasters usually find. The fact that several of the wines had plastic stoppers or screwcaps rather than corks will have helped here – you cannot get cork taint if you don't have cork.

Some of the wines did come in for criticism, though. 'Extremely bland and commercial, crowd-pleasers', was one panellist's view, an opinion echoed by several of the tasters that too many wines were 'one-dimensional and dull', even if technically correct. As a group, the Chardonnays received the most criticism.

Indeed, the most interesting finding from our tasting was that the Chardonnays fared badly compared with the other grape varieties. None of the 15 we tasted made it into the Best Buy Guide and most of the lower-ranking wines were Chardonnays.

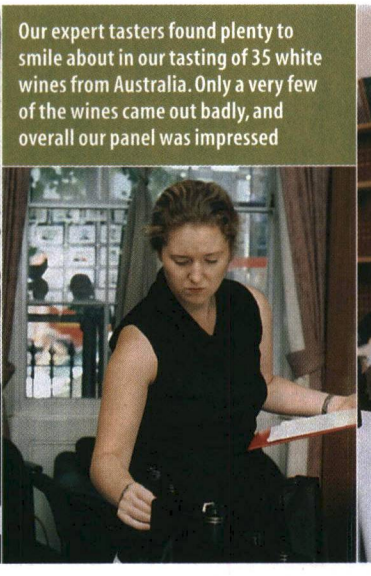
So the message from this tasting is clear: don't just stick to Chardonnay, oaky or otherwise, when you crack open a bottle from Oz. Try the Semillons, Verdelhos, Sauvignons, Rieslings and Gewürztraminers, too.

KEY
★ ☆ ○ ◒ ●
best worst

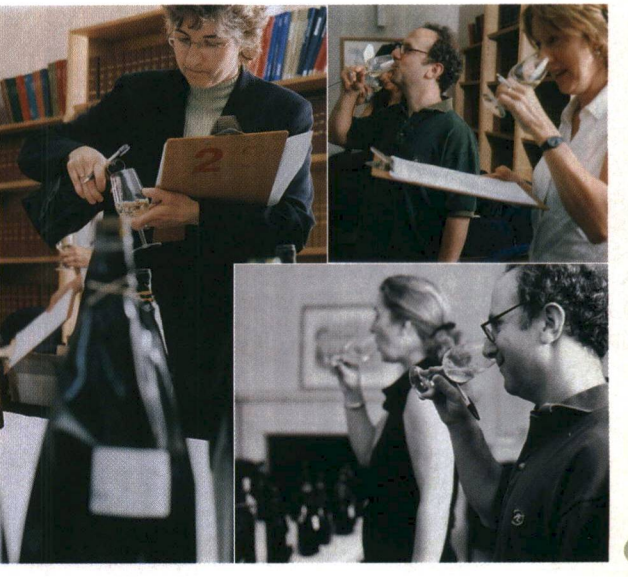
HOW THE OTHER WINES FARED (in order of merit)

4 Starvedog Lane Sauvignon Blanc 2001, Adelaide Hills (Safeway, £8.99) ☆
5 Katnook Estate Coonawarra Sauvignon Blanc 2001 (Waitrose, £9.99) ☆
6 Yellow Tail Verdelho 2001, South-Eastern Australia (Morrisons, £4.99) ☆ – see Best Buy Guide, opposite,
7 Reynolds Moonshadow Chardonnay 2000, Orange/New South Wales (Sainsbury's, £8.99) ☆
=8 Bridgewater Mill Sauvignon Blanc 2001, South Australia (Sainsbury's, £6.99) ☆
=8 Leasingham Bin 7 Riesling 2001, Clare Valley (Waitrose, £6.99) ☆
=8 Tim Adams Semillon 1999, Clare Valley (Tesco, £7.99) ☆
11 Bethany Riesling 2001, Barossa Valley (Co-op, £5.49) ☆
12 Reynolds Little Boomey Riesling 2001, Central Ranges (Co-op, £4.99) ☆
13 Rawson's Retreat Riesling 2001, South-East Australia (Budgens, £4.99) ☆
14 Pepper Tree Chardonnay 2000, South-Eastern Australia (Sainsbury's, £6.49) ☆
15 Oxford Landing Chardonnay 2001, South Australia (Budgens, £4.99) ☆
16 Jacobs Creek Dry Riesling 2001, South-Eastern Australia (Tesco, £5.49) ☆
17 Serafino Unwooded Chardonnay 2001, McLaren Vale (Asda, £5.94) ☆
18 Tatachilla Chardonnay 2001, Padthaway (Safeway, £6.49) ☆
19 Andrew Peace Mighty Murray Chardonnay 2001, Swan Hill/Victoria (Asda, £4.47) ☆
20 Jacobs Creek Reserve Chardonnay 2000, South Australia (Asda, £7.98) ☆
=21 Cudgee Creek Chardonnay/Colombard 2001, Murray/Darling (Somerfield, £3.99) ☆
=21 Riddoch Chardonnay 1999, Katnook Estate, Coonawarra (Budgens, £7.99) ☆
23 Marks & Spencer Coonawarra Riesling 2001 (£5.49) ○
24 Basedow Barossa Semillon 2000 (Waitrose, £5.99) ○
25 Pewsey Vale Riesling 2001, Eden Valley (Wine Rack and Bottoms Up, £8.99) ○
=26 Alkoomi Sauvignon Blanc 2001, Frankland River, Western Australia (Safeway, £7.99) ○
=26 Tesco 'Finest' Australian Reserve Chardonnay 2000, South-Eastern Australia (£4.99) ○
=28 Oxford Landing Sauvignon Blanc 2001, South Australia (Wine Rack, Bottoms Up, Thresher, £5.99) ○
=28 Woodvale Chardonnay 2000, South-East Australia (Unwins, £4.99) ○
=30 Rosemount Show Reserve Chardonnay 2000, Hunter Valley (Morrisons, £9.99) ○
=30 Nepenthe Semillon 2000, Adelaide Hills (Oddbins, £9.99) ○
32 Marks & Spencer Bush View Chardonnay 2000, Margaret River (£7.49) ○
33 Marks & Spencer Twin Wells Semillon 1997, Hunter Valley, New South Wales (£7.99) ○
34 Omrah Unoaked Chardonnay 2000, Western Australia (Somerfield, £6.99) ◒

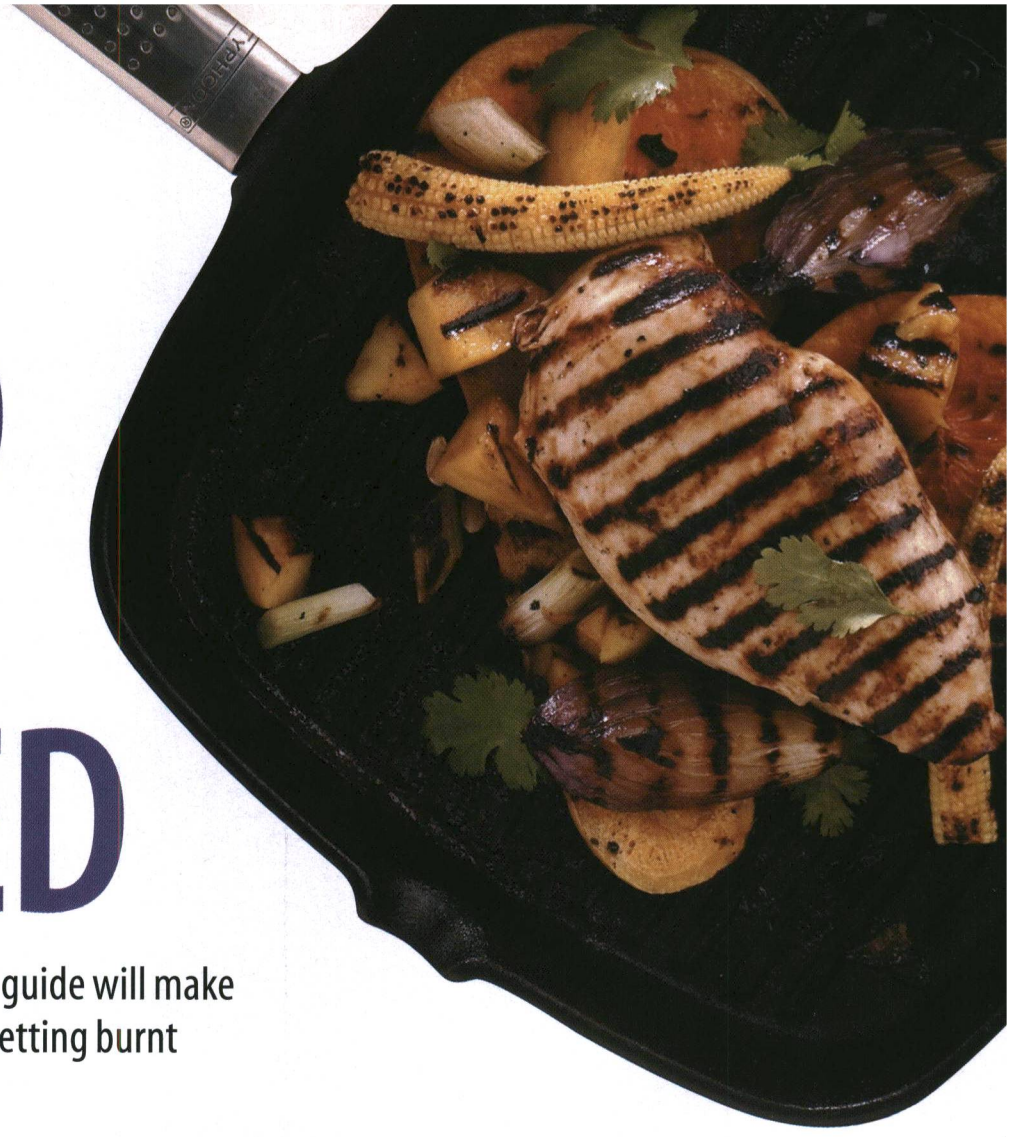
Not rated – both samples faulty
D'Arenberg The Olive Grove Chardonnay 2000, McLaren Vale (Oddbins, £6.49)



Our expert tasters found plenty to smile about in our tasting of 35 white wines from Australia. Only a very few of the wines came out badly, and overall our panel was impressed



FRIED AND TESTED



With frying pans up to £60, our guide will make sure you get the best without getting burnt

Want to impress your friends with your cooking prowess? We've tested the pans that will make you look like a professional – and may help you cook like one, too. To get you cooking like a pro, we've tested nine frying pans aimed at serious cooks, including the SKK frying pan beloved of Delia Smith, and a pan from the Meyer Anolon Professional range favoured by Raymond Blanc.

Plus we've tested ten grill pans, also known as griddle pans. They're a healthier alternative to frying pans and the forerunner to modern electric health grills.

COMING UNSTUCK

Professional chefs insist that any properly seasoned pan can be non-stick, but we Brits still prefer a non-stick finish on frying pans. All the frying pans on test have a non-stick coating, and most claim to be easy to clean. The Scanpan and SKK brands even claim to be safe to use with metal utensils, without losing the non-stick coating.

When we asked a panel of trainee chefs to try the pans, it found that the non-stick pans lived up to their name – food didn't stick during cooking and they were easy to clean. And our laboratory tests (see 'Grilling the fryers', p31), which mimicked repeated scrapings with a metal utensil, revealed that all the non-stick coatings were pretty tough. All the frying pans stood up to being scraped with a metal coil hundreds of times before the surface showed any signs of damage. The coatings on the Procook Titanium frying pan and our new Best Buy, the Berndes Signocast Classic frying pan, survived our tests almost undamaged. So the chances are you'll get more years of good service from them than from the other frying pans on test.

Chef's tip: non-stick coatings To increase the life span of a non-stick coating, season it by wiping with vegetable oil before you first use it. Some non-stick pan instructions say that you can use metal implements with them, but it is still best to use nylon or wooden ones. Never cut food in a non-stick pan with a knife, or scrub the surface with a metal scourer. And try not to cook over a very high heat – your food will cook less evenly, and eventually it will damage the non-stick coating. After cooking, always wash the remaining cooking oil from the surface completely. If you don't, over time it will carbonise – this will leave a stain and will make the non-stick coating less effective.

TOUCHING BASE

When frying pans are heated, their metal base expands. So, to prevent them becoming wobbly on the hob, manufacturers often make pan bases slightly concave (going up in the middle), rather than flat. But if they expand too far upwards, cooking oil will collect around the edge of the pan. This makes cooking uneven, and less heat from the hob reaches the pan. Our curvature test (see 'Grilling the fryers', p31) checked that none of the pan bases expanded enough to become wobbly or poor for cooking. They were all fine, with even the worst pans not changing shape enough to cause any problems.

Chef's tip: preventing buckling Heat stress caused by repeated heating and cooling can cause pans to buckle over time. To prevent this, never plunge pans into hot or cold water after cooking. Always leave them to cool before washing them.

LICENCE TO GRILL

Grill pans have ridges on the cooking surface that hold food above any cooking fat and create attractive sear marks. They can also create a lot of smoke, but this adds an extra smoky flavour to food – the taste of

PHOTOGRAPHY JAMES DUNCAN, JONNY THOMPSON

barbecueing without the faff. Some grill pans also have a pouring lip, so you can pour excess fat away. This makes it easier to cook fatty foods more healthily. Like frying pans, grill pans cook food rapidly, sealing in the flavour.

Traditionally, they are made of cast iron with an enamel coating that is not non-stick – so you can use metal implements in them. They do have a reputation for being difficult to clean, but our trainee chefs found that, after a brief soak, they could be cleaned easily. But beware: cast-iron pans can rust if you don't dry them.

Enthusiasts will tell you that you can cook at lower temperatures with cast-iron pans because they retain their heat better. But our tests showed that cast-iron pans generally heat less evenly than aluminium ones. This leaves cool spots where food cooks less quickly. So, to get a more evenly heated cooking surface, leave them on the hob for a while before cooking.

Less traditional than the cast-iron variety, modern aluminium grill pans typically have non-stick coatings. Although this sounds handy, it doesn't make a big difference to how easy they are to clean, and it has drawbacks. First, if you repeatedly heat the pans before adding oil, it will damage the coating. Second, the coatings were prone to abrasion along the ridges – so it's best to avoid using metal utensils in them.

But the aluminium pans were lighter than comparably sized cast-iron pans. In fact, our testers found all the cast-iron pans too heavy – except the fairly small Typhoon Chromium 23cm pan. Also, the plastic handles on aluminium pans didn't get as hot as the handles on traditional grill pans. Cast-iron handles can get dangerously hot, so it's always a good idea to use oven gloves when you handle them.

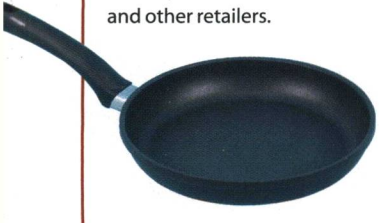
Chef's tip: reducing smoke To reduce the amount of smoke your pan creates, you can allow the pan to reach cooking temperature before adding any oil. Alternatively, heat the pan, then smear a thin layer of oil on the food but don't use any in the pan. However, these tips aren't suitable for pans with a non-stick coating – if you want one, you'll just have to put up with the smoke.

Chef's tip: searing Your grill pan is ready for searing food when a drop of water tossed into the pan fizzles and evaporates quickly. Never throw water into a pan with fat in it, though, because it will spit and could cause burns. If you find that food sticks to the ridges, you should leave it to sear a little longer – once the surface is fully seared, the food will come away easily.

BEST BUY

FRYING PANS

The **Berndes Signocast Classic** frying pan **£39** was the clear winner in our tests. Like all the pans, it heated a little unevenly on the electric hob. But it's still the best on test regardless of the type of hob you use. It is also available as the **Good Housekeeping Classic** frying pan **£39** from John Lewis and other retailers.

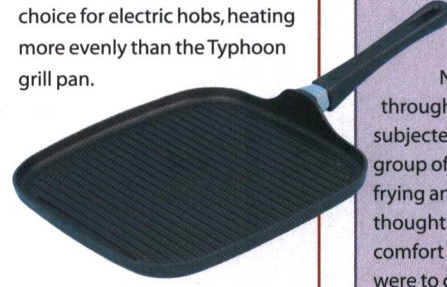


TRADITIONAL GRILL PANS

The **Typhoon Chromium** 23cm grill pan **£23**, above, a traditional cast-iron model, was the best grill pan on test. It's smaller than most of the other grill pans tested – perhaps a bit small for cooking family meals – but there is a 27cm version. Beware that the dotted area of the handle (an ill-advised design feature) gets hot if you use the pan for a long time.

NON-STICK GRILL PANS AND ELECTRIC HOBS

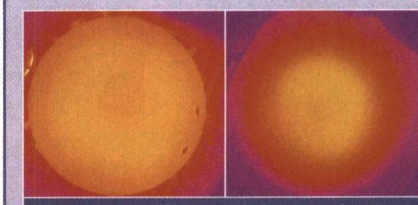
If you will definitely want a non-stick pan, try the **Scanpan Titanium** square health griddle **£45**, below. It weighs less than the Typhoon Chromium 23cm pan and is big enough to cook for a family. It is also the best choice for electric hobs, heating more evenly than the Typhoon grill pan.



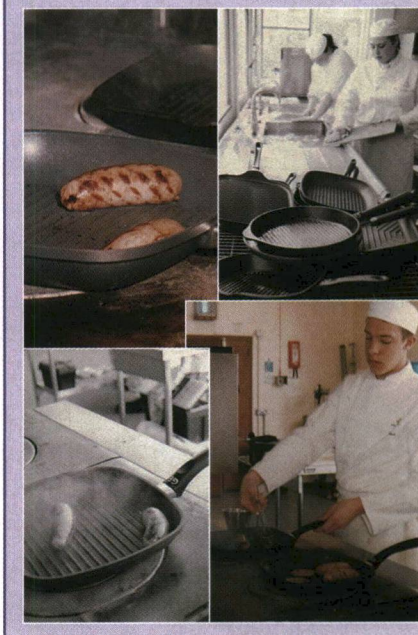
GRILLING THE FRYERS

To find the best pans, we combined a number of rigorous laboratory tests with a look at how well they fared in a real kitchen.

To find out which pans heated the most evenly, we used an infrared camera to detect the heat given off by the cooking surface. The best pans showed differences of less than 30°C across their surface, whereas the worst showed more than 120°C. Most frying pans distribute heat more evenly on a gas rather than electric hob, and the square griddle pans are often much cooler in the corners.



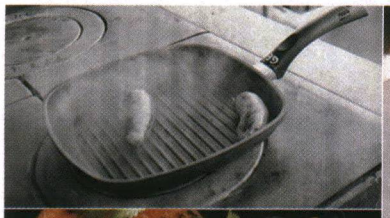
There are big differences in how evenly pans heat up, as seen in our infrared photographs

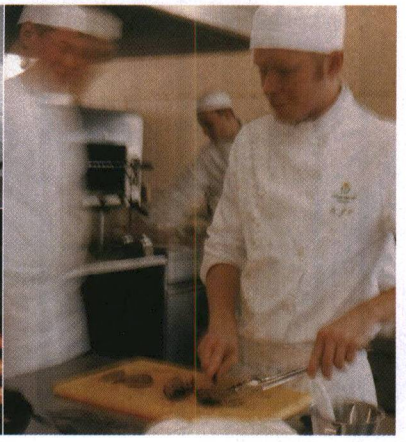


To work out which will last the longest in your kitchen, the pans were scraped 500 times with a metal coil. Some came away without any surface damage, while others had their coatings worn away down to bare metal.

We also measured the increase in curvature of the base of the pan when it was heated to 200°C, to check whether it buckled.

Not satisfied with putting the pans through their paces in the lab, we also subjected them to the tender mercies of a group of trainee chefs. They cooked with the frying and griddle pans and told us what they thought about them. They looked for weight, comfort of the handle, and how easy the pans were to cook with and clean up after.





KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

BEST BUY

Berndes Signocast Classic

Jonelle Stainless Steel Classic

Le Creuset Enamelled cast iron

Meyer Anolon Professional

TOTAL TEST SCORE

We give two total test scores to take into account the differing results on gas and electric hobs. These are based on:

Heat distribution	30%
Scratch resistance	30%
Change in base curvature when heated	5%
Convenience	35%

Meyer Select Hard Anodised

Procook Titanium

Scanpan Titanium Classic

SKK Cast frying pan

Tefal Integral

Frying pans

		Berndes Signocast Classic	Jonelle Stainless Steel Classic	Le Creuset Enamelled cast iron	Meyer Anolon Professional	Meyer Select Hard Anodised	Procook Titanium	Scanpan Titanium Classic	SKK Cast frying pan	Tefal Integral
Specification										
Price (£)	1▷	39	21	60	37	32	55	45	49	35
Diameter at rim (cm)	2▷	24	24	26	25	24	24	24	24	26
Base type		Aluminium	Stainless steel	Cast iron	Aluminium	Aluminium	Aluminium	Aluminium	Aluminium	Aluminium
Handle material		Plastic	Metal	Plastic	Metal	Metal	Plastic	Plastic	Plastic	Metal and plastic
Weight (kg)		0.9	0.9	2.25	1.2	0.75	1.4	0.85	1.2	1.3
Non-stick coating	3▷	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dishwasher safe	4▷	✓	✓	✓			✓	✓		✓
Colours available		Black, silver, blue, green	Stainless steel	Blue, cerise, granite, jade, stone, volcanic	Black	Black	Black	Black	Black	Stainless steel
Performance										
Heat distribution: gas hob	5▷	★	○	○	★	☆	★	★	★	☆
Heat distribution: electric hob	5▷	◒	○	●	◒	◒	◒	◒	◒	◒
Scratch resistance	5▷	☆	◒	○	○	◒	☆	○	○	◒
Change in base curvature when heated	5▷	☆	○	☆	○	○	☆	☆	★	○
Convenience										
Weight and balance		★	★	◒	☆	★	○	★	○	○
Comfort of handle	6▷	★	☆	☆	○	★	☆	○	★	○
Ease of cleaning up after use	7▷	★	★	☆	☆	★	★	★	☆	☆
Overall design	8▷	☆	☆	◒	☆	☆	☆	☆	☆	○
Overall ease of use	8▷	☆	☆	○	☆	★	☆	☆	☆	☆
Total test score % (gas)		93	66	62	77	75	82	81	82	66
Total test score % (electric)		75	66	50	59	63	64	63	64	54

Grill pans

Specification

		Berndes Signocast Classic	Chasseur Grill pan	Le Creuset Grillit	Marks & Spencer 10in Griddle Pan	Meyer Circulon	Scanpan Titanium Square Health Griddle	Skeppshult Grillpanna	SKK Square Grill	Tefal 4U	Typhoon Chromium
Price (£)	1▷	49	*40*	37	15	33	*45*	*40*	56	21	*23*
Size / diameter at rim (cm)	2▷	26 x 26	25 x 25	26 x 26	26 x 26	30	28 x 28	27	23 x 23	28 x 23.5	23 x 23
Base type		Aluminium	Cast iron	Cast iron	Aluminium	Aluminium	Aluminium	Cast iron	Aluminium	Aluminium	Cast iron
Handle material		Plastic	Cast iron	Cast iron	Plastic	Plastic	Plastic	Wood	Plastic	Plastic	Stainless steel
Weight (kg)		1.05	2.7	2.7	0.85	1.1	1.5	3	1.4	0.75	2.4
Non-stick coating	3▷	✓			✓	✓	✓		✓	✓	
Dishwasher safe	4▷	✓	✓	✓	✓		✓			✓	
Pouring lip			✓	✓	✓						✓
Colours available		Black, silver, blue, green	Black, blue, cream, claret, flame, green, maize	Blue, cerise, granite, jade, stone, volcanic	Black	Black	Black	Black, grey	Black	Green	Black

Performance

Heat distribution: gas hob	5▷	☆	○	○	☆	○	★	○	☆	○	☆
Heat distribution: electric hob	5▷	○	●	●	○	●	○	●	○	◒	◒
Scratch resistance	5▷	◒	★	★	◒	○	○	★	◒	●	★
Change in base curvature when heated	5▷	☆	★	☆	☆	★	☆	☆	★	○	○

Convenience

Weight and balance		★	◒	◒	☆	★	☆	◒	★	☆	☆
Comfort of handle	6▷	★	◒	◒	★	○	☆	☆	★	★	○
Ease of cleaning up after use	7▷	★	○	○	★	☆	☆	☆	★	☆	☆
Overall design	8▷	○	◒	◒	○	○	○	○	○	○	○
Overall ease of use	8▷	☆	○	☆	☆	☆	☆	☆	☆	☆	☆
Healthy cooking features	9▷	◒	★	★	★	◒	○	○	○	◒	☆
Appearance of food – griddle marks		○	☆	☆	○	◒	☆	☆	○	○	☆

Total test score – gas (%)	71	71	69	67	68	79	72	69	54	80
Total test score – electric (%)	65	59	57	61	56	67	60	63	48	68

NOTES

Models highlighted in **red** appear in the Best Buy Guide.

Specification

1 This is what you should expect to pay if you shop around. For pans that are more likely to be found in speciality cook shops, we give the manufacturer's guide price in *italics*.

2 The inside dimensions of the top of the pan.

3 See 'Coming unstuck', p30.

4 According to the manufacturer.

Performance

5 Based on our laboratory tests. See 'Grilling the fryers', p31.

Convenience

6 Takes into account how hot the handle got during cooking, as well as how easy it was to grip and how comfortable it was to hold.

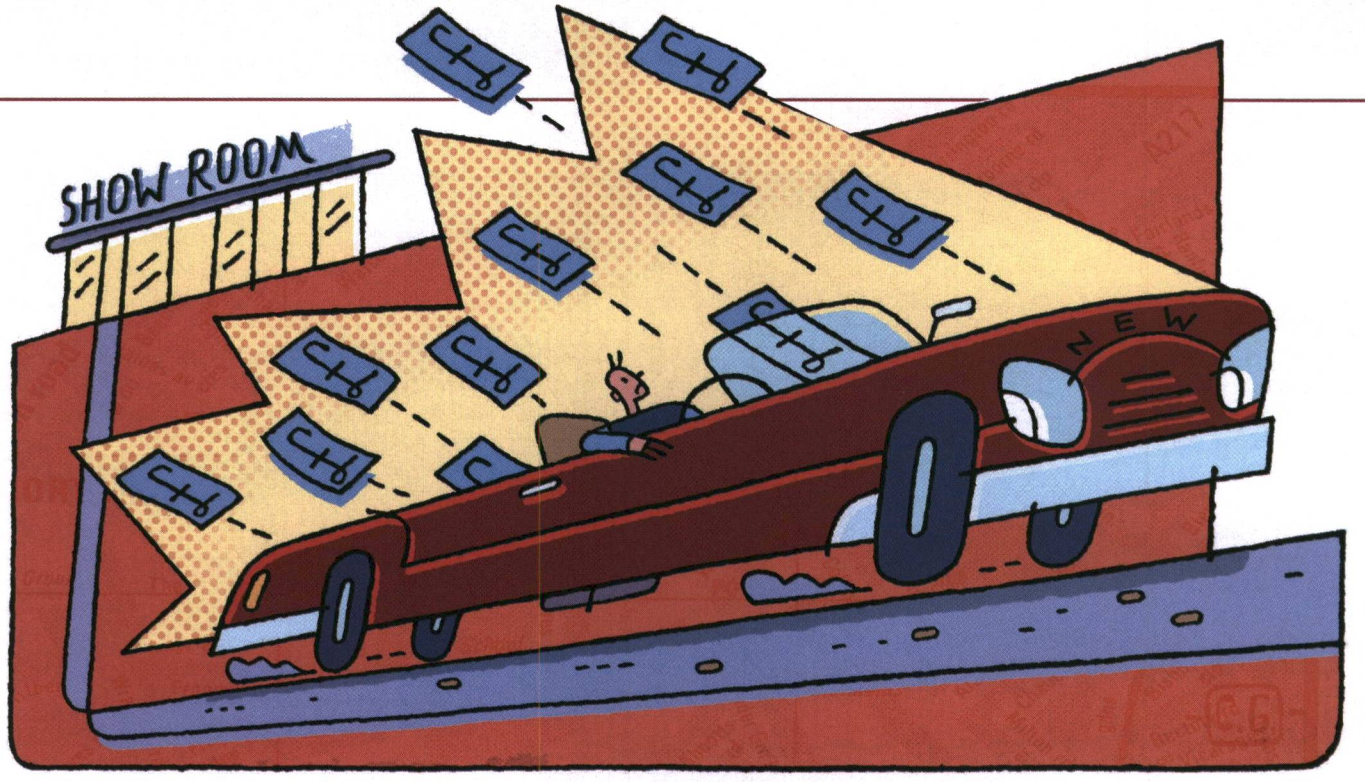
7 Indicates the amount of work needed to clean up after using the pan. Takes into account the ease of washing the pan, how much fat it spattered and, for grill pans, the smoke it produced during cooking.

8 Our user panel's overall ratings for how well designed the pans were and how easy they were to use.

9 Grill pans only. Takes into account the presence of a pouring lip, ease of pouring fat from the pan and whether food was raised out of the cooking fat.

Berndes Signocast Classic | Chasseur Grill pan | Le Creuset Grillit | Marks & Spencer 10in Griddle Pan | Meyer Circulon

Scanpan Titanium | Skeppshult Grillpanna | SKK Square Grill | Tefal 4U | Typhoon Chromium



Is depreciation rapidly driving down the value of your car? Your pride and joy might have cost a small fortune new, but how much will it be worth three years down the road?

STERLING LOSS

For many people a new car is a major investment, and not one that will increase in value. So which cars are likely to lose you the least money, and which ones will leave you most out of pocket when you come to sell?

Recent figures show that used car prices are slipping, too, so it's even more important when you buy a new car to be aware of how much its value might drop.

EXHAUSTIVE COSTS

Cars are expensive. There's the initial outlay, then road tax, fuel costs, servicing and repairs on top. But one of the biggest money drains of all isn't how much it costs to run, but how much it's lost in value when you come to sell it. For example, over three years a new Vauxhall Omega 2.6 V6 Elite could lose you £4,000 more than a new Lexus GS300 3.0 as a result of depreciation. A Mercedes CL 500 could depreciate as much as £34 a day on average over three years, and that's just the cost of owning it, never mind running it.

We've taken a look at how different cars depreciate to help you keep the loss to a minimum. To do this we've analysed information on 140 cars and compared how much each costs new (we've used the on-the-road price) with how much you might expect to sell them for in three years time. The comparisons are based on our expert's predictions and indicate how much you'd get if selling to a garage rather than selling privately.

COMPARING CARS

Use the tables to see which cars are likely to lose, or retain, the most value over three years. The cars at the top of each category are those that have lost the highest percentage of their original value. Those at the bottom have held their value most in the same period. We've shown this percentage as a cash value for each car. When selecting cars, we've chosen a typical engine size for each class of car and a mid-range model.

EASY SAVINGS

To get the most out of the tables, don't just look at the percentage; consider the cash loss too. Even though an Audi A6 2.4 Quattro and a Mercedes CL 500 are both estimated to depreciate in the region of 56 per cent over three years, for the Audi owner this could mean a cash loss of around £13,000, while for the Mercedes owner the figure would be around £37,000, reflecting the huge difference in their prices when new. In the medium-sized car category, a VW Beetle 1.6 is about £1,000 more than a three door Fiat Stilo 1.6 16v Activ when new, but after three years you could end up over £1,000 better off after depreciation if selling the VW.

If you're looking to buy a new car that holds its value well, look at models in the lower section of the tables. But be aware that we found even the cars that held their value best over three years were unlikely to maintain much more than half their original price.

ILLUSTRATION CLIVE GOODYEAR

BUYING SECOND-HAND

If you're in the market for a second-hand car and want to avoid hefty depreciation, take advantage of the fact that many cars depreciate most heavily in the first few years. Use the tables to identify the cars that have suffered high levels of depreciation in the first three years – that is, those at the top of the table. Once you've found makes and models you're interested in, check to see how they fare in the reliability and performance stakes in this month's *Which? Car 2002*.

DRIVING A BARGAIN

Although our tables use on-the-road prices from new and cover the cost of the vehicle, one year's road tax, number plates, delivery and registration, in reality you can end up paying less than these prices, particularly if you negotiate a good discount. Whether you can get a discount, and the level of discount available, depends on a variety of factors, such as:

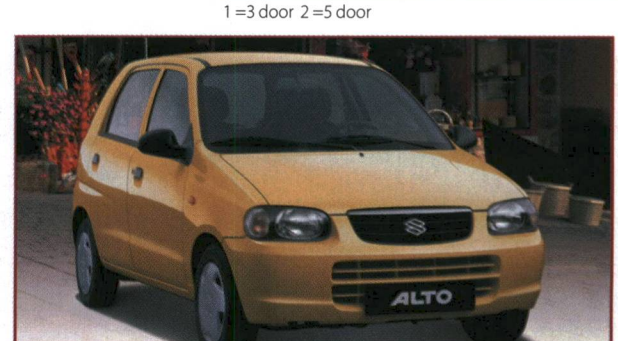
- how much demand there is for a model compared with how many are in current supply
- whether the dealership is trying to reach a sales target and is prepared to drop the price in order to meet it, to get a sales bonus from a manufacturer, say
- the make and model of car you are buying. Some makes of car are rarely discounted (for example, Mercedes) whereas others are known to have more flexibility when it comes to price (for example, Ford and Vauxhall).

So, if you can, try to negotiate a discount and that will help reduce the amount of depreciation you suffer. We picked three high depreciators and did some digging to find out whether we could buy them for less than the manufacturers' prices. The box below shows what we found. How to find the best price for a new car will be the topic of an article in next January's *Which?*.

SUPERMINIS

	Percentage lost	Price new	Cost lost
Suzuki Alto 1.0 GL[1]	72%	£6,300	£4,540
Perodua Kelisa 1.0 GX[2]	72%	£5,925	£4,265
Smart Passion (A)[1]	68%	£7,995	£5,435
Ford Fiesta (new) 1.3 8v Finesse[2]	67%	£8,495	£5,695
Suzuki Ignis 1.3 GL 2WD[1]	65%	£7,940	£5,160
Hyundai Amica GSi 1.0[2]	65%	£7,799	£5,069
Fiat Punto 1.2 16v ELX[1]	64%	£9,240	£5,910
Peugeot 106 1.1 Zest 1[1]	63%	£6,595	£4,155
Suzuki Wagon R+ 1.3 GL[2]	62%	£7,940	£4,920
Daihatsu YRV Premium pack[2]	61%	£10,440	£6,370
Daewoo Matiz SE+ (air con)[2]	61%	£7,795	£4,755
Vauxhall Agila 1.2[1]	60%	£7,450	£4,470
Fiat Seicento SX[1]	60%	£6,214	£3,724
Nissan Micra 1.0 SE[1]	59%	£8,550	£5,040
Vauxhall Corsa 1.2i 16v Elegance[1]	58%	£10,995	£6,375
Rover 25 1.1iE[1]	58%	£8,585	£4,975
Ford Ka Collection[1]	58%	£7,995	£4,635
Citroën Saxo 1.1i Desire[1]	58%	£7,455	£4,325
Skoda Fabia 1.4 16v Comfort[2]	56%	£9,985	£5,595
Honda Jazz 1.4 i-DSI S[2]	55%	£8,995	£4,945
Renault Clio 1.2 16v Expression[1]	55%	£7,995	£4,395
Peugeot 206 1.1 LX[1]	54%	£8,495	£4,585
Toyota Yaris 1.0 16v GLS[1]	53%	£9,195	£4,875
Toyota Yaris Verso 1.3 VVTi GS[2]	52%	£10,695	£5,565
Seat Ibiza 1.4 60bhp[1]	52%	£7,960	£4,140
VW Lupo 1.0 E[1]	51%	£7,440	£3,790
VW Polo 1.2 (65 bhp) E[1]	50%	£8,820	£4,410
Mini Cooper 1.6 16v[1]	49%	£11,600	£5,680

1 =3 door 2 =5 door



Suzuki Alto 1.0GL depreciates heavily

Mini Cooper 1.6 16v holds value well

SHOPPING AROUND

The Fiat Stilo 1.6 16v Activ (3 door) was advertised at £11,335 on the road. The best price we found was £9,995 from www.jamjar.co.uk.

The Ford Fiesta 1.3 8v Finesse (5 door) was advertised at £8,495 on the road. We found it for £7,746 from www.4circle.com.

The Vauxhall Omega 2.6 V6 Elite (4 door) was advertised at £24,695 on-the-road. The best price we found was £23,000 from a Vauxhall dealer. Three dealers suggested we consider a nearly new car to avoid the depreciation the cars suffer in the first months.

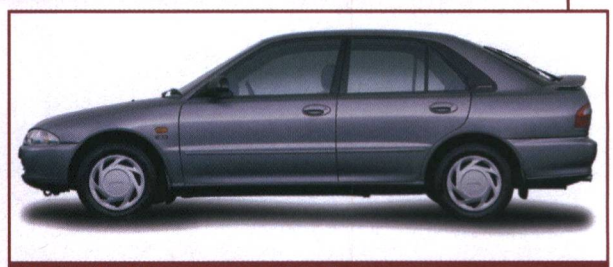
TOP TIPS FOR BUYING

- **Big cars tend to depreciate faster than small cars, but MPVs have bucked the trend recently**
- Prestige makes like Mercedes and BMW hold value relatively well
- **Cars from mass-market manufacturers like Ford and Vauxhall can depreciate quickly**
- Convertibles and coupés depreciate more slowly than the mainstream models
- **Optional extras rarely recoup much of their cost at resale. Air conditioning is an exception to this general trend**
- Automatic cars usually lose value faster than manual models, but executive models are an exception

MEDIUM

	Percentage lost	Price new	Cost lost
Proton Wira 1.5 Lux[2]	74%	£9,624	£7,124
Daewoo Lanos 1.6 SX[3]	70%	£9,995	£6,995
Fiat Stilo 1.6 16v Active[1]	68%	£11,335	£7,655
Suzuki Liana 1.6 GLX[2]	67%	£11,495	£7,705
Mazda 323 1.6 Gsi[2]	66%	£12,495	£8,245
Citroën Xsara 1.6i 16V SX[2]	66%	£12,375	£8,165
Hyundai Accent 1.5 MVi[1]	63%	£9,959	£6,279
Rover 45 1.6 iL 16v[2]	62%	£12,680	£7,860
Renault Mégane 1.6 16v Dynamique[2]	61%	£11,965	£7,295
Vauxhall Astra 1.6i 16v Sxi[2]	60%	£12,480	£7,490
Seat Leon 1.6 16v S[2]	59%	£10,980	£6,480
Subaru Impreza 2.0 GX Saloon AWD[3]	58%	£15,750	£9,130
Honda Civic 1.6i SE[2]	58%	£12,995	£7,475
Peugeot 307 1.6 16v Rapier[2]	58%	£12,560	£7,280
Ford Focus 1.6 Zetec[2]	58%	£12,245	£7,105
Nissan Almera 1.5i S[2]	57%	£11,065	£6,305
Alfa Romeo 147 1.6 T S Turismo[2]	56%	£13,675	£7,655
Peugeot 307 SW 1.6 S[2]	56%	£13,660	£7,650
Toyota Corolla T3 1.6i[2]	56%	£12,795	£7,165
Mercedes A-class 160 Elegance[2]	55%	£15,975	£8,785
VW Bora 1.6 S[3]	55%	£13,035	£7,165
VW Golf 1.6 SE[2]	52%	£14,090	£7,330
Audi A2 1.4 standard[2]	49%	£13,145	£6,445
VW Beetle 1.6[1]	49%	£12,380	£6,070
Audi A3 1.6[2]	48%	£15,260	£7,320
BMW Compact 1.8[1]	47%	£16,265	£7,645

1 =3 door 2 =5 door 3 =4 door



Proton Wira 1.5 Lux depreciates heavily

BMW Compact 316ti 1.8 holds value well

Table Notes

We've based our new car price calculations on an 'on-the-road' price that includes the cost of the vehicle, number plates, one year's road tax, delivery and registration. Depreciation values are based on an average annual mileage of 12,000. (A) indicates that the car has automatic gears. Contacts for the manufacturers can be found in the back of this month's *Which? Car 2002*. Figures correct as of June 2002

Vauxhall Omega 2.6 V6 Elite depreciates heavily

Lexus GS300 3.0 Auto holds value well

LUXURY

	Percentage lost	Price new	Cost lost
Vauxhall Omega 2.6 V6 Elite[3]	75%	£24,695	£18,525
Audi A8 2.8 Quattro (A)[3]	65%	£38,300	£24,890
Jaguar XJ8 3.2 V8 Executive (A)[3]	61%	£35,950	£21,930
Saab 9-5 2.3t 185 bhp Arc saloon[3]	60%	£24,795	£14,875
BMW 7-series 735i 3.6 (A)[3]	59%	£52,750	£31,120
Lexus LS430 4.3 (A)[3]	59%	£49,950	£29,470
Volvo S80 2.4 (170 bhp) SE[3]	57%	£23,960	£13,540
Jaguar S type 2.5 V6[3]	56%	£24,950	£13,970
Audi A6 2.4 Quattro[3]	56%	£24,000	£13,440
Mercedes E-class 240 Elegance (A)[3]	55%	£27,790	£15,150
BMW 5-series 525i SE 2.5[3]	55%	£26,690	£14,680
Volvo V70 2.4 (170bhp) SE[2]	54%	£25,660	£13,880
Mercedes S-class 280 (A)[3]	50%	£41,540	£20,770
Lexus GS300 3.0 (A)[3]	50%	£28,450	£14,220

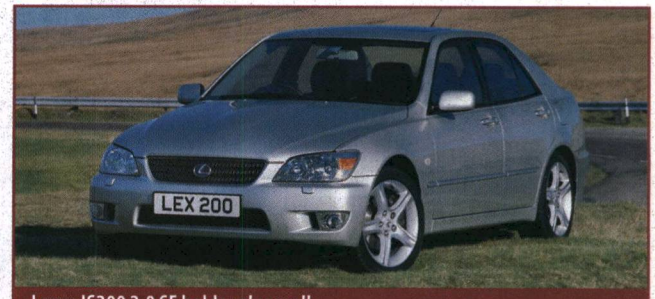
2 =5 door 3 =4 door

LARGE

	Percentage lost	Price new	Cost lost
Daewoo Leganza 2.0 CDX-E[3]	76%	£14,995	£11,395
Fiat Marea 2.0 150 20v HLX[3]	74%	£15,305	£11,325
Mitsubishi Galant 2.5 V6-24 Elegance[3]	71%	£19,995	£14,195
Mitsubishi Carisma 1.8 GDi Equippe[2]	69%	£12,995	£8,965
Hyundai Elantra 2.0 TD GSi[2]	68%	£13,199	£8,979
Chrysler Neon 2.0 LX[3]	67%	£12,680	£8,500
Mazda 6 1.8 TS[2]	66%	£14,495	£9,565
Peugeot 406 1.8 LX[3]	65%	£13,995	£9,095
Nissan Primera 1.8i SE[2]	64%	£15,735	£10,075
Toyota Avensis 1.8 VVT-i GLS[3]	61%	£15,780	£9,630
Saab 9-3 2.0t SE 150 bhp[2]	60%	£19,395	£11,635
Rover 75 1.8 Club SE[3]	60%	£17,880	£10,730
Renault Laguna 1.8 16v Expression[2]	60%	£15,230	£9,140
Citroën C5 1.8 16v LX[2]	60%	£14,595	£8,755
Skoda Octavia 1.8 20v Turbo Elegance[2]	60%	£14,500	£8,700
Vauxhall Vectra 1.8 Elegance[2]	59%	£16,145	£9,525
Volvo S40 1.8 SE[3]	58%	£16,995	£9,855
Honda Accord 1.8i VTEC S[3]	58%	£13,995	£8,115
Ford Mondeo 1.8i 16v LX[2]	57%	£14,645	£8,345
Subaru Legacy 2.0 GL[3]	57%	£14,995	£8,545
Alfa Romeo 156 1.8 TS Lusso[3]	55%	£17,065	£9,385
Jaguar X type 2.5 V6[3]	53%	£22,000	£11,660
VW Passat 1.8 T SE[3]	52%	£17,590	£9,150
Volvo S60 2.0 T S[3]	50%	£19,995	£9,995
Subaru Forester 2.0 AWD All Weather[2]	50%	£17,750	£8,870
BMW 3-series 316i SE 1.8[3]	49%	£19,090	£9,350
Audi A4 2.0[3]	49%	£18,690	£9,160
Mercedes C-class 180 Elegance[3]	47%	£24,090	£11,320
Lexus IS200 2.0 SE[3]	47%	£20,230	£9,510

2 =5 door 3 =4 door

Daewoo Leganza 2.0 CDX-E depreciates heavily



Lexus IS200 2.0 SE holds value well

4X4 OFF ROAD

Suzuki Jimny JLX Estate is the fastest depreciator in this category

Honda CR-V 2.0 VTEC SE depreciates least in this category

	Percentage lost	Price new	Cost lost
Suzuki Jimny JLX Estate[1]	63%	£9,980	£6,290
Jeep Grand Cherokee 2.7 CRD Limited (A)[2]	60%	£29,295	£17,575
Land Rover Range Rover 2.5D County (A)[2]	57%	£36,995	£21,085
Suzuki Grand Vitara 2.0 TD estate[2]	56%	£17,000	£9,520
Honda HR-V 1.6i VTEC[2]	54%	£14,995	£8,095
Mercedes M-class ML 270 CDi[2]	53%	£28,395	£15,045
Lexus RX300[2]	52%	£28,950	£15,050
Land Rover Discovery TD5 GS[2]	52%	£27,300	£14,200
Land Rover Freelander Hardback TD4 GS[1]	51%	£19,000	£9,690
Nissan X-Trail 2.2 Di S[2]	51%	£17,750	£9,050
Toyota RAV4 2.0 NRG D-4D[1]	51%	£17,495	£8,925
Honda CR-V 2.0 VTEC SE[2]	49%	£16,695	£8,245

1 =3 door 2 =5 door

MPV

	Percentage lost	Price new	Cost lost
Daewoo Tacuma CDX[2]	68%	£12,995	£8,835
Hyundai Matrix 1.8 16v CDX[2]	64%	£11,764	£7,524
Kia Sedona 2.9 CRDI LX[2]	63%	£16,250	£10,240
Peugeot 806 2.0 HDi GLX[2]	60%	£20,245	£12,145
Renault Espace 2.2 dCi Expression[2]	59%	£23,255	£13,605
Chrysler PT Cruiser 2.0 Limited[4]	59%	£17,395	£10,265
Mitsubishi Space Wagon 2.0 Classic MPV[2]	59%	£15,995	£9,435
Toyota Avensis Verso 2.0 D-4D GS[2]	58%	£18,795	£10,905
Renault Scénic RX4 1.9 dCi Privilege 105 bhp[2]	58%	£17,700	£10,350
Fiat Multipla JTD 110 ELX[2]	58%	£15,890	£9,220
Toyota Previa 2.0 D-4D GLS[2]	57%	£22,950	£13,080
Citroën Xsara Picasso 2.0 HDi SX[2]	57%	£14,465	£8,245
Renault Scénic 1.9 dCi 105 Expression[2]	57%	£14,400	£8,210
Fiat Doblo 1.9 D ELX[2]	57%	£9,995	£5,695
Nissan Almera Tino 2.2Di SE[2]	56%	£14,595	£8,175
Ford Galaxy 1.9 Tdi (115PS) LX[2]	55%	£19,740	£10,860
Honda Stream 2.0 i-VTEC SE Sport[2]	52%	£16,995	£8,835
VW Sharan 1.9 S TDi PD 115 bhp[2]	51%	£20,185	£10,295
Seat Alhambra 1.9 Tdi (115) PD S[2]	51%	£18,990	£9,680
Vauxhall Zafira 2.0 DTi 16v Comfort[2]	51%	£15,990	£8,150
Chrysler Voyager 2.5 CRD SE[2]	50%	£19,695	£9,845

2 =5 door 4 =6 door

Daewoo Tacuma CDX depreciates the most in this category

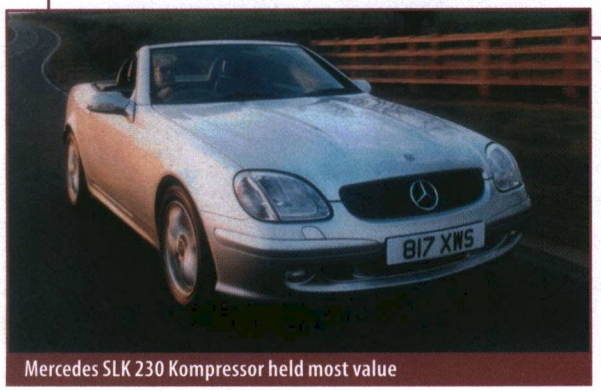
Chrysler Voyager 2.5 CRD SE depreciates least in this category

SPORTS

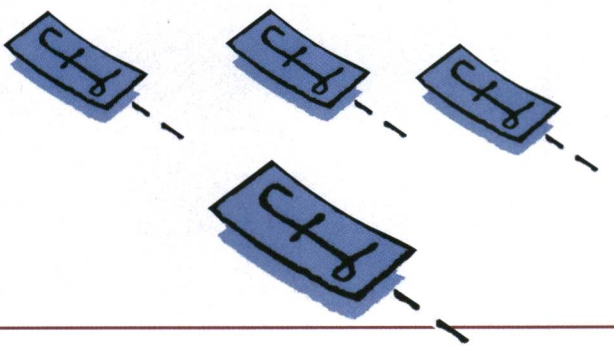
Mercedes CL 500 Auto held least value

	Percentage lost	Price new	Cost lost
Mercedes CL 500 (A)[5]	56%	£66,440	£37,210
Hyundai Coupé 2.0 SE[1]	56%	£16,499	£9,239
Mercedes SL 500 (A)[5]	54%	£67,790	£36,790
Mercedes CLK 320 Elegance (A)[5]	54%	£32,190	£17,380
Toyota Celica 1.8 VVT-i 190[1]	53%	£20,495	£10,865
Mazda MX-5 1.6i[5]	52%	£14,995	£7,795
Audi TT Cabriolet 1.8 Roadster Quattro 180 bhp[5]	51%	£26,350	£13,440
MG TF 1.8 (135)[5]	51%	£17,245	£8,795
Toyota MR2 Roadster 1.8 VVT-i[5]	50%	£17,130	£8,560
Mercedes SLK 230 Kompressor[5]	48%	£28,240	£13,560

1 = 3 door 5 = 2 door



Mercedes SLK 230 Kompressor held most value



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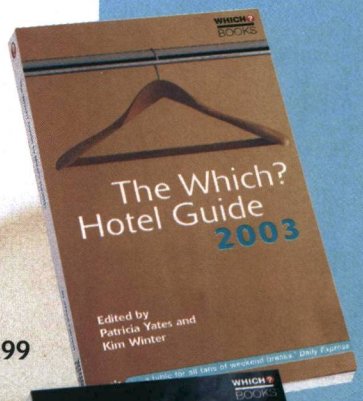

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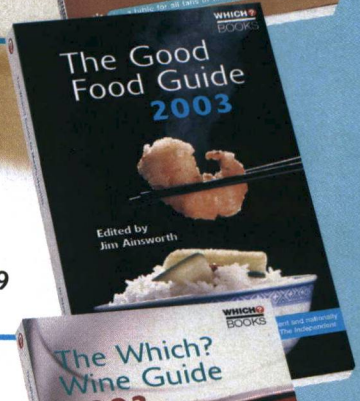
Contains 3 **£5 vouchers** towards meals at participating restaurants

Price £15.99
GFG03



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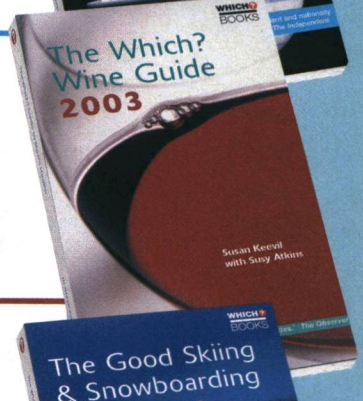
WWG03



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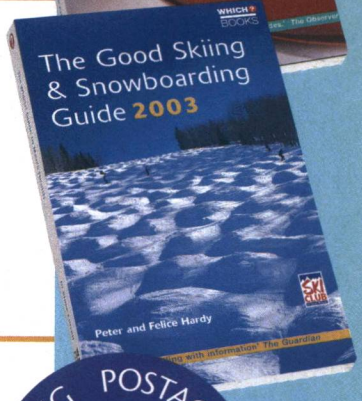
GSG03



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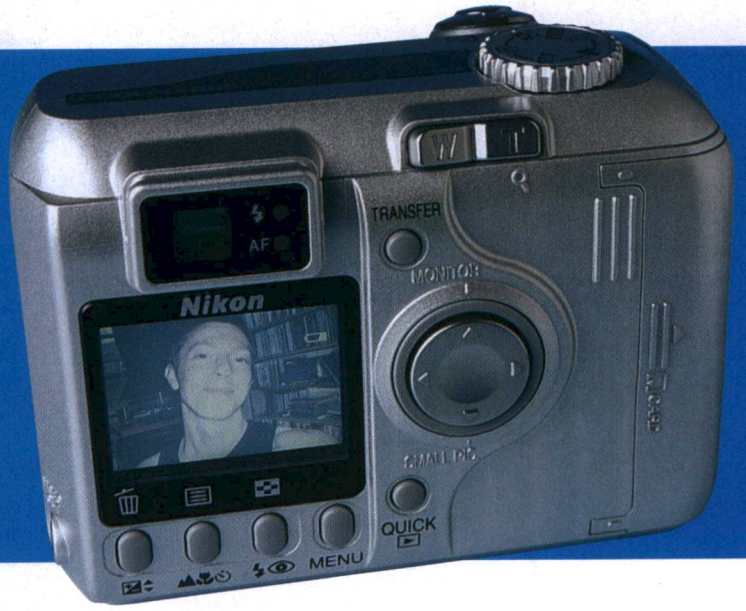
DIGITAL CAMERAS EXPOSED



Digital cameras are constantly improving. We tried out six high resolution models boasting 35mm image quality to see if they are worth the investment

Technical advances mean digital camera picture quality is improving all the time. High resolution or 'megapixel' digital cameras are coming down in price, while at the same time picture quality and the number of features keep going up. In particular, 3mp (megapixel) cameras are closing in on delivering picture quality comparable to traditional cameras. We chose six 3mp and 4mp cameras to see whether they are worth buying. We looked at the Fujifilm FinePix 601 Zoom, Goodmans GDC 3116TFT, Kodak EasyShare DX4900, Kyocera Finecam S4, Nikon Coolpix 885 and Samsung Digimax 350SE. The cameras on test range in price from £200 to £550.

Digital photography has several advantages. Not only can you view images before you print them – and edit or delete them if you are unhappy – but you can also send photos to friends by e-mail or post them on websites without incurring costs for film. For further information about using digital cameras, see our last report 'The resolution is here' (*Which?*, April 2001, p18).

HOW THE MODELS COMPARED

All six cameras on test fared well, had excellent battery life, and none scored below average for picture quality or ease of use. All have a built-in flash and self timer. The Fujifilm, Goodmans and Samsung can record short clips of sound. Picture storage varied a good deal, from just 23 images at a typical quality for the Kodak, up to 76 for the Nikon. The Nikon stood out with the highest total test score and good download time, and picture storage and quality. See the Best Buy guide below for more details.

We were excited about the Goodmans because it was such a low price for a 3mp digital camera. It didn't do badly in our tests, but left something to be desired in terms of build quality. It looked a bit cheap, and we also had some problems keeping the battery touching the contacts. The Goodmans was the only model with instructions we would criticise too. The other instructions were good and Samsung's were excellent.

TESTS OF TIME

A digital camera will be of most use with a computer, because you can download photos to your desktop and store them or use software to manipulate and improve them. Downloading photos simply copies them from the camera's storage device to a storage device on the computer, namely a hard drive or printer. You can even store images at online photography services. The Samsung took more than a minute to download five images, which is a long time, especially when the Kodak could do the same task in less than 10 seconds. Increasingly, printers are being equipped with slots so you can insert a memory card and print your images without a computer. Some have flash or smart media slots but are expensive compared with other printers. You can use the preview screen on the camera to choose which pictures to print. Some printers have screens too. All the models of camera that we tested are Apple Macintosh compatible.

BEST BUY The **Nikon Coolpix 885** came out best in our tests and is a good choice, having most of the features you should need. It has both automatic and manual focus, and the LCD monitor is 3.8cm in size. It also has a built-in flash, red eye reduction, a self timer and close-up mode. It doesn't record sound.

It can store 76 images in a typical quality mode, and can download five images in about 11 seconds, making it the second fastest on test. Even though two other cameras nearly matched its total test score, the Nikon holds more images at a typical resolution and downloads them more quickly than its closest competitors. The Nikon has variable resolution and compression, so you can juggle image quality against the number of images you want to store at once.

The Nikon costs **£400** from both Jessops and John Lewis or **£342** from online retailer www.unbeatable.co.uk/which. High demand means it may be in short supply.

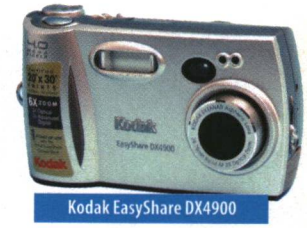
PHOTOGRAPHY JONNY THOMPSON

Digital cameras

	Models					
	Fujifilm FinePix 601 Zoom	**Goodmans** GDC 3116TFT	**Kodak** EasyShare DX4900	**Kyocera** Finecam S4	**Nikon** Coolpix 885	**Samsung** Digimax 350SE
Specification						
Price (£) 1▷	550	*200*	400	550	400	350
Size (lxwxd) (cm)	7.3x9.4x3.7	11.4x7.6x4.5	11.6x5.7x3.6	9.1x5.7x3.6	9.5x6.9x5.7	11.4x7.0x5.0
Weight (g) 2▷	216	222	240	188	237	252
Megapixels	3	3	4	4	3	3
Type of focus	auto and manual	auto	auto	auto and manual	auto and manual	auto and manual
Maximum aperture 3▷	2.8/4.0	2.8	2.8/4.0	2.8/4.8	2.8/4.9	2.6/4.7
Focal length (mm) 4▷	8.3-24.9	7.1	7.3-14.6	7.3-21.9	8.0-24	7.0-21
35mm equivalent focal length	36-108	not stated	35-70	35-105	38-114	34-102
LCD monitor size (cm) 5▷	3.8	4.6	3.8	3.8	3.8	3.8
Features						
Built-in flash	✓	✓	✓	✓	✓	✓
Red eye reduction 6▷	✓	✓	✓	✓	✓	✓
Self timer	✓	✓	✓	✓	✓	✓
Sound recording	✓	✓				✓
Close-up mode	✓		✓	✓	✓	✓
Memory						
Memory supplied	16Mb	16Mb	16Mb	16Mb	16Mb	16Mb
Type of memory card	Smart Media	Compact Flash	Compact Flash	SD memory card	Compact Flash	Compact Flash
Images stored at typical resolution 7▷	49	59	23	41-60	76	75
Use with greater capacity memory cards	✓	✓	✓	✓	✓	✓
Resolution (pixels) 8▷	2,832x2,128	2,048x1,536	2,448x1,632	2,272x1,704	2,048x1,536	2,048x1,536
Variable resolution 9▷	✓	✓	✓	✓	✓	✓
Variable compression 10▷	✓		✓	✓	✓	✓
Download time (seconds) 11▷	23.4	33.1	9.7	29.5	11.2	64
Performance						
Capture recycle time (seconds) 12▷	3.5	16	12	5.5	5.5	11.5
Estimated battery life	★	★	★	★	★	★
Overall picture quality	☆	☆	○	○	☆	☆
Overall ease of use	☆	○	☆	○	☆	☆
Total test score	74	70	69	67	76	75

Fujifilm FinePix 601 Zoom

Goodmans GDC 3116TFT



Kodak EasyShare DX4900

Kyocera Finecam S4

Nikon Coolpix 885

Samsung Digimax 350SE

NOTES

Specification

1 This is the price you can expect to pay by shopping around. Prices in *italics* are those recommended by the manufacturer as models may not be widely available. Kodak tells us the dock for the EasyShare is £60 but some retailers include it in the price.

2 This includes the weight of both the camera and the supplied memory card.

3 The bigger the aperture, the more light the lens will capture, and therefore the better it will operate in low light conditions or when a fast exposure is needed. Where two numbers are given, the second number applies to the zoom.

4 Where there are two focal lengths shown, the lower the first figure, the wider the angle of view you can take, and the higher the second figure, the closer you can zoom into distant objects.

5 This is the diagonal measure of the screen size from corner to corner.

Features

6 This feature reduces the effect of reflections from the subject's retina.

Memory

7 This is the number of images the camera can store at a typical resolution. We've used the resolution that cameras are generally set to when you take them out of the box. If you want to store more images, you can use a lower resolution (see notes 8 and 9).

8 Image resolution is a way of expressing how sharp or detailed images are. The higher the number, the better the image quality.

9 Allows you to decrease image resolution to be able to store more images, but there is a trade-off with quality.

10 You can increase the compression of image files to be able to store more images, but again this will lower image quality.

11 Time taken to transfer five pictures to a PC at the camera's highest quality setting.

Performance

12 The time after a picture has been taken before the camera is ready to take another picture. We tested this on the highest quality setting.

KEY

★ ☆ ○ ◒ ● best … worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Picture quality	70%
Ease of use	30%

In units we trust

Thinking of gritting your teeth and tackling the ups and downs of stock market investment? If so, unit trusts and Oeics offer a flexible, cheap way in for the small investor

The stock market has been no place for the fainthearted recently. The last few months have seen the market drop to its lowest level in six years, and the Enron and WorldCom scandals are reminders of just how risky investing in stocks and shares can be.

However, there have been slumps and downturns before. Despite this, as the graph, opposite, illustrates, equities have historically outstripped the returns on savings accounts. In fact, slumps often trigger a buying spree by large institutional investors, while small private investors dither nervously on the sidelines, missing out on all the short-term recoveries.

'VOLATILITY LOOKS SET TO REMAIN HIGH'
Daniel Ben-Ami, Morningstar UK

So if you've been thinking about investing in the stock market, it makes sense to buy when prices are low. However, if you are taking the plunge for the first time, choosing the way in can be tricky. You can, of course, buy stocks and shares directly yourself. But to spread your risk with a balanced portfolio you'd need between £20,000 and £30,000 as a minimum investment.

SHARING THE RISK

For small investors, unit trusts, and their close cousins, open-ended investment companies (Oeics), are a flexible and relatively cheap way to invest.

These straightforward financial products give ordinary investors access to thousands of company shares through a wide range of funds investing into the world's stock markets. They are known as 'pooled investments' because, when you invest in a unit trust or Oeic, you 'pool' your money with thousands of other investors in an investment fund. It is the job of the fund manager to decide which stocks and shares the fund should hold.

The real beauty of putting your money into unit trusts and Oeics is that you can have a wide choice of funds and investment expertise from as little as £250, or £20 a month.

HOW TO VALUE YOUR INVESTMENT

When you invest in a unit trust or Oeic, you buy units or shares. The value of your investment depends on the value of the units or shares you own. For example, if units in your chosen fund cost £1.50 each and you had £1,000 to invest, you would buy 667 units (assuming no initial charge). If, a year later, the value of the units had gone up to £2 each, your investment would have grown to £1,334. Alternatively, if the price of the units had dropped to £1, your investment would be worth £667. The price of your units or shares depends on the value of the stocks, shares and other assets (like cash) held by the fund. The charges you pay also affect how much your investment is worth.

CHARGES

All unit trusts and Oeics have charges. These can play a big part in the level of returns you receive from your investment, so it's important to compare before buying.

Initial charge Most unit trusts and Oeics make an initial charge when you buy units or

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION DAVID HITCH

shares to cover costs such as administration and commission paid to your financial adviser if you receive investment advice. A typical initial charge would be around 5 per cent of your investment. Some funds make an exit or surrender charge (when you cash in) instead of an initial charge. Other funds make no initial or exit charge at all.

It is possible to negotiate on initial charges if you buy through a fund supermarket, discount broker or independent financial adviser. For example, you might be able to get an initial charge of 5 per cent down to less than 3 per cent. We'll cover fund supermarkets in detail in November's issue.

Annual charge This varies according to the type of fund it is, but is typically between 0.75 per cent and 1.5 per cent a year. Tracker funds often have lower annual charges of 0.5 per cent or less (see 'On the trail of trackers', *Which?*, June 2002, p16).

This fee covers fund management (including the cost of buying and selling shares) as well as admin and some commission charges. Sometimes the quoted annual management charge covers all the fund's costs. But sometimes there are additional charges to cover costs such as legal or trustee fees. These additional costs are typically around 0.2 per cent a year. Always check what the total annual charge is, including all fees and costs.

PAST PERFORMANCE

There is often a big difference between the best and the worst performing funds of the same type. The big question is: should you use how a fund has performed in the past as a buying guide?

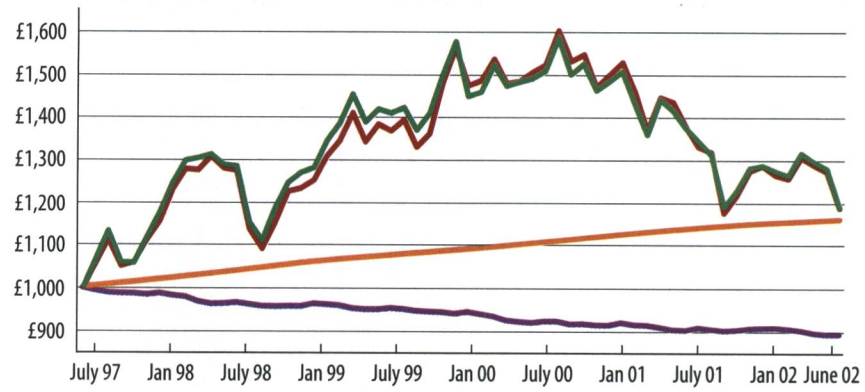
The regulator for the financial services industry, the Financial Services Authority (FSA), says definitely not. In August 2000 it published research which concluded that past performance information was not useful for investors. Consequently it decided not to give information on past performance in the comparative tables on its website (see 'Further information, overleaf). However, despite these conclusions, it took the strange decision not to ban product providers from using past performance in advertisements (see 'Promises with provisos', *Which?*, May 2002, p8).

Then, in January this year, the trade body representing the fund management industry, the Investment Management Association (IMA), published conflicting research, which suggested that taking investment decisions without access to past performance is unwise. The IMA has promised to publish further research later this year backing up its conclusions.

We believe investors should not use past performance as their primary reason for picking a fund as it is no indication of future returns. However, as long as past performance is used to advertise funds, it is vital consumers have access to an independent source of viewing past performance so they can check providers' and financial advisers' claims. It's for this reason that we've joined the IMA in asking the FSA to reconsider its decision and include past performance in its tables.

The websites in our further information box, overleaf, give details of fund performance as well as background information on thousands of investment funds.

FIVE-YEAR PERFORMANCE OF SHARES VERSUS SAVINGS ACCOUNTS



The graph shows the progress of £1,000 invested in the FTSE All-Share Index, the UK All Companies unit trust/Oeic sector, and the 90-day savings accounts sector, from July 1997 until June 2002 (excluding charges). We've also shown what effect inflation would have had on your money if you had put it under the mattress. Historically, investing in the stock market has always given better returns than savings accounts. However, the payoff is higher risk and volatility.

Key
- Effects of inflation
- FTSE All-Share
- 90-day savings accounts over £1,000
- UK All Companies

MONEY MARKET FUNDS

There are unit trust or Oeic funds known as Cash or Money Market funds that resemble bank or building society accounts. These could be suitable for investors who want to take very little risk. The funds must invest at least 95 per cent of the assets in cash or 'near cash' such as bank deposits and short-term fixed-interest securities. However, even though they are low risk, the price of these funds can go down as well as up, and there is a slight possibility that you could lose your capital. Just like other unit trusts and Oeics, these funds carry charges.

Even including charges, over the ten years to 28 June 2002, Money Market funds have slightly outperformed the average 90-day savings account. £1,000 in a 90-day savings account grew to £1,537 compared with £1,689 in a Money Market fund (inclusive of charges).

UNIT TRUST OR OEIC?

Unit trusts and Oeics are run and regulated in a similar way, but their structure is different.

Trustees (usually a large bank or insurance company) oversee the running of a unit trust, while a depositary fulfils this role for Oeics. However, both types of investment are regulated by the Financial Services Authority (FSA).

The main difference for investors is the way in which unit trusts and Oeics are priced. Oeics are 'single priced', which means there is only one price for the shares whether you are buying or selling. Unit trusts traditionally are 'dual priced', which means they have a buying price and a lower selling price (known as the buy-sell spread). The difference between these two prices is usually 5 or 6 per cent.

Dual pricing only really affects you if you buy and then sell within a very short space of time. In a single-priced Oeic, any costs covered by the buy-sell spread are absorbed elsewhere. The real benefit to investors of a single price is that this structure is more transparent and easier to understand. However, investors shouldn't make their choice of fund dependent on whether the product is a unit trust or Oeic, as it won't make a huge amount of difference.

In any event, some unit trusts have already been converted to an Oeic, and others have changed to a single pricing structure.

It's much more important to choose funds that match your investment needs, which we cover in detail in the next section, overleaf.

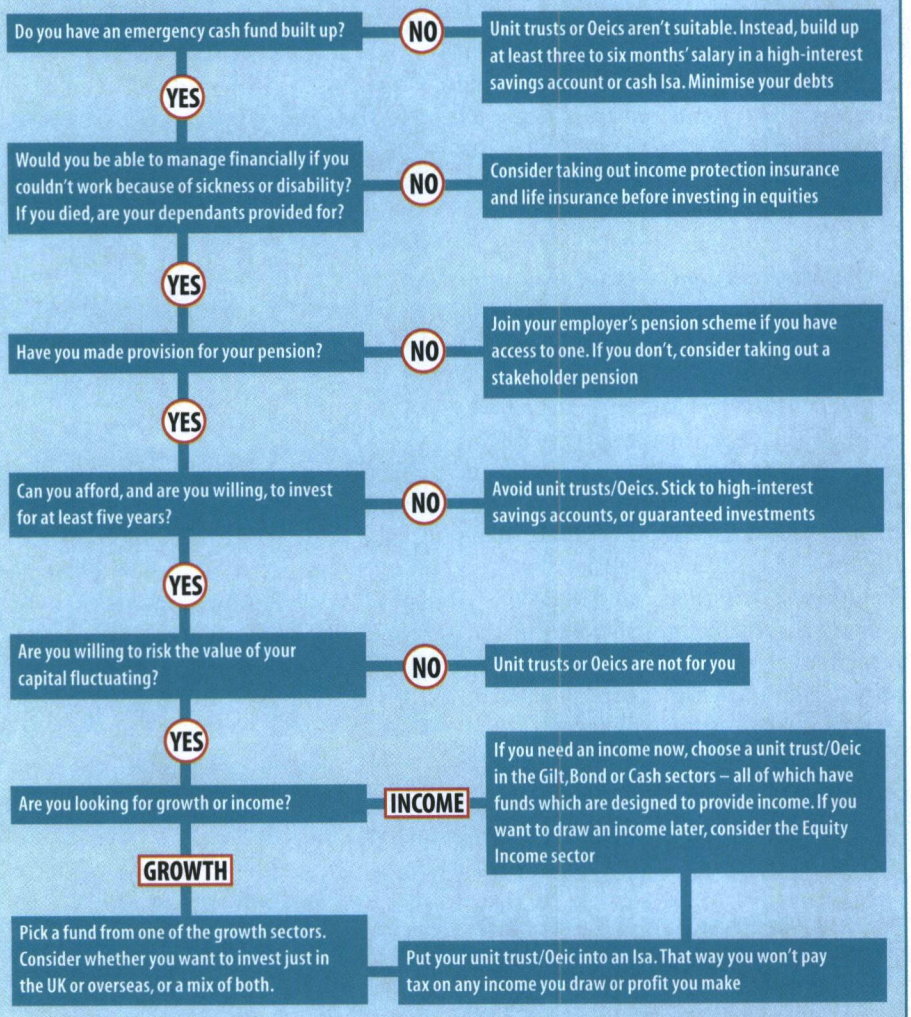
▷

MAKING THE RIGHT CHOICE

There are unit trusts or Oeics available to suit every type of investor – the important thing is to find out what type of investor you are

Novice investors shouldn't try to go it alone when investing in the stock market. It's important to get some help in establishing your aims, how much risk you're prepared to take, and what investment funds might suit you. We recommend you speak to an independent financial adviser (IFA) who specialises in investment advice and who'll give you the option to pay for the advice via commission or fees. Our report, 'How to find a good financial adviser' (*Which?*, September 2001, p40) will help, and we've also given some useful numbers in 'Contacts', p56.

SHOULD YOU INVEST IN A UNIT TRUST OR OEIC?



NOTES

Use our flowchart, above, to help decide whether unit trusts or Oeics are right for you. Unit trusts and Oeics should only be considered as long-term investments. Certainly don't consider investing for less than five years but ideally you should be thinking in terms of ten years plus. You need to be flexible enough to give your investment time to recover from any slumps.

Therefore, before you consider any investment in the stock market, build up an emergency cash fund (in a bank or building society savings account) of between three to six months income, and minimise your debts. Also, make sure you have some form of income protection so you would be able to cope financially if you were ill and unable to work (see 'Insure your income', *Which?*, August 2002, p38). If you have dependants, make sure you have adequate life insurance.

Consider as well what provision you are making towards retirement. The sooner you start building up a pension fund, the better off you will be when you retire (see 'Weigh up the options', *Which?*, July 2002, p26).

BE PREPARED

However, before you see an adviser, it's good to be prepared so that you set the agenda – not the adviser.

Income or growth? The first thing to think about is what you want from your investment. For example, do you want to draw an income from your investment or are you saving for some future event? Perhaps it's a combination of both.

Growth Many people invest to cover a specific future event like retirement, to pay for school fees or help children through university. Some invest for the future with no exact idea why – simply to build up a nest egg. Whatever the reason, if you don't want to draw on your savings until some future date, you want a fund that aims to give you the maximum return on your investment. These funds are known as growth funds.

Income Some people need to draw an income from their investment either now or later. Usually this is to top up other income, such as a pension. Income funds invest in assets that aim to produce a good level of income while protecting your capital against inflation. Ideally, an investment in an income fund grows enough to give you an income while keeping your capital increasing in value ahead of inflation.

HOW MUCH RISK?

Once you've decided whether you need income or growth, you have to decide how much risk you're prepared to take with your capital. If you don't want to risk your money at all then you shouldn't be investing into unit trusts or Oeics. However, if you're prepared to take a little risk, there are funds to suit even cautious investors, such as Cash or Money Market funds (see p43).

In its publication *The Handbook*, the IMA gives the following definitions of risk as it relates to unit trust or Oeic investments:

Low risk The value of your investment is less likely to fall, although the return may vary.

Medium risk The value of your investment may fall as well as rise in the short term.

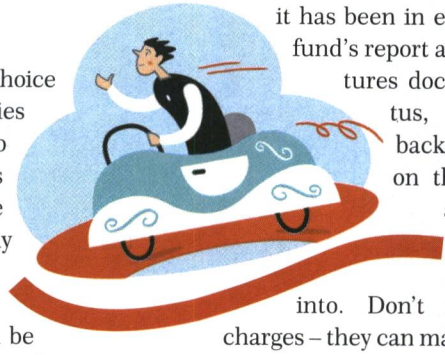
High risk This may be like a roller coaster in the short term. You may need to be prepared for sharp falls as well as rises in the value of your investment.

You need to decide broadly which of these definitions you feel most comfortable with. You can, of course, choose to invest

some of your money in medium- or high-risk funds and keep some invested in lower-risk funds.

SECTORS

To help you narrow the choice down, the IMA classifies unit trusts and Oeics into categories known as sectors. Funds in the same sector have broadly similar objectives and hold similar assets – although there can still be quite a difference in performance and charges between funds within a sector.



Full sector definitions are given on the IMA's website (see 'Further information', right) or you can ask for this to be sent to you by contacting the unit trust information service on 020 8207 1361.

MATCHING FUNDS TO RISK

One of the websites in the further information box – FT Fund Ratings – allows you to choose funds based on your own personal risk profile by answering a series of questions based on your attitude to risk.

STILL NOT SURE?

Look at how long a fund has been around – you can tell more about a fund the longer it has been in existence. Ask for the fund's report and accounts, key features document and prospectus, which will give background information on the investment team and details of what stocks and shares the fund is invested into. Don't forget to compare charges – they can make a big difference to the returns you get. The FSA's comparative tables can help you do this for unit trust and Oeic Isas in some sectors. If a financial adviser recommends a particular fund to you, ask for their reasons in writing.

FURTHER INFORMATION

www.ft.com/fundratings Assesses risk, charges and past performance of funds

www.morningstar.co.uk Information on more than 3,000 funds

www.fsa.gov.uk/tables FSA comparative tables compare similar products

www.investmentuk.org Information on different funds and sectors

Sector returns

Sector	Return on £1,000 invested over five years[1]				Return on £1,000 invested over ten years[1]			
	Top (£)	Average (£)	Worst (£)	Difference in best and worst (£)	Top (£)	Average (£)	Worst (£)	Difference in best and worst (£)
Money Market/Cash	1,362	1,292	1,162	200	1,823	1,703	1,593	230
UK Gilt	1,585	1,415	1,234	351	2,434	2,194	1,700	734
UK Corporate Bond	1,651	1,443	1,290	361	3,015	2,482	1,910	1,105
Balance Managed	1,380	1,142	925	455	3,119	2,282	1,602	1,517
Far East excluding Japan	1,264	789	555	709	2,987	1,854	1,139	1,848
UK Equity and Bond Income	1,875	1,355	979	896	3,568	2,770	1,597	1,971
Global Growth	2,030	1,107	680	1,350	4,499	2,360	1,277	3,222
Europe excluding UK	2,277	1,289	876	1,401	5,632	3,179	2,147	3,485
UK Equity Income	2,214	1,369	372	1,842	6,120	3,026	1,139	4,981
UK All Companies	2,849	1,194	460	2,389	5,816	2,532	1,398	4,418
North America	3,405	1,280	530	2,875	8,452	3,528	1718	6,734

1 To 28.6.02

Source: Lippers

NOTES

The table shows the return you would have received (excluding charges) if you had invested a lump sum of £1,000 over the past five and ten years in some of the sectors available to UK investors.

We've shown returns for the **top** and **worst** performing funds in each sector. We've also shown the **average** sector performance over the same period. As well as showing how returns vary between sectors, it also shows the often wide **difference** between **best and worst** performing funds within a sector. The medium- to higher-risk sectors attract the higher returns, but also have the widest margins between the best and worst funds. Interestingly, the UK All Companies and UK Equity Income sectors have a much wider margin between best and worst funds than, say, the European or Global Growth sectors. This is because both sectors have a large number of funds which in themselves can be quite diversely invested. It also demonstrates that investing in just one economy (even if it is the UK) can be riskier than spreading your risk over a number of different economies.

The overall return you can expect is related to how much risk you are prepared to take. The more risks a fund takes, the more volatile the performance, which could result in big returns or big losses.

EXPERTS' VIEW

We asked two market commentators to give us their personal view on the equity market

Daniel Ben-Ami is senior editor of Morningstar UK, a leading provider of investment information. Its website offers objective information on more than 3,000 funds.

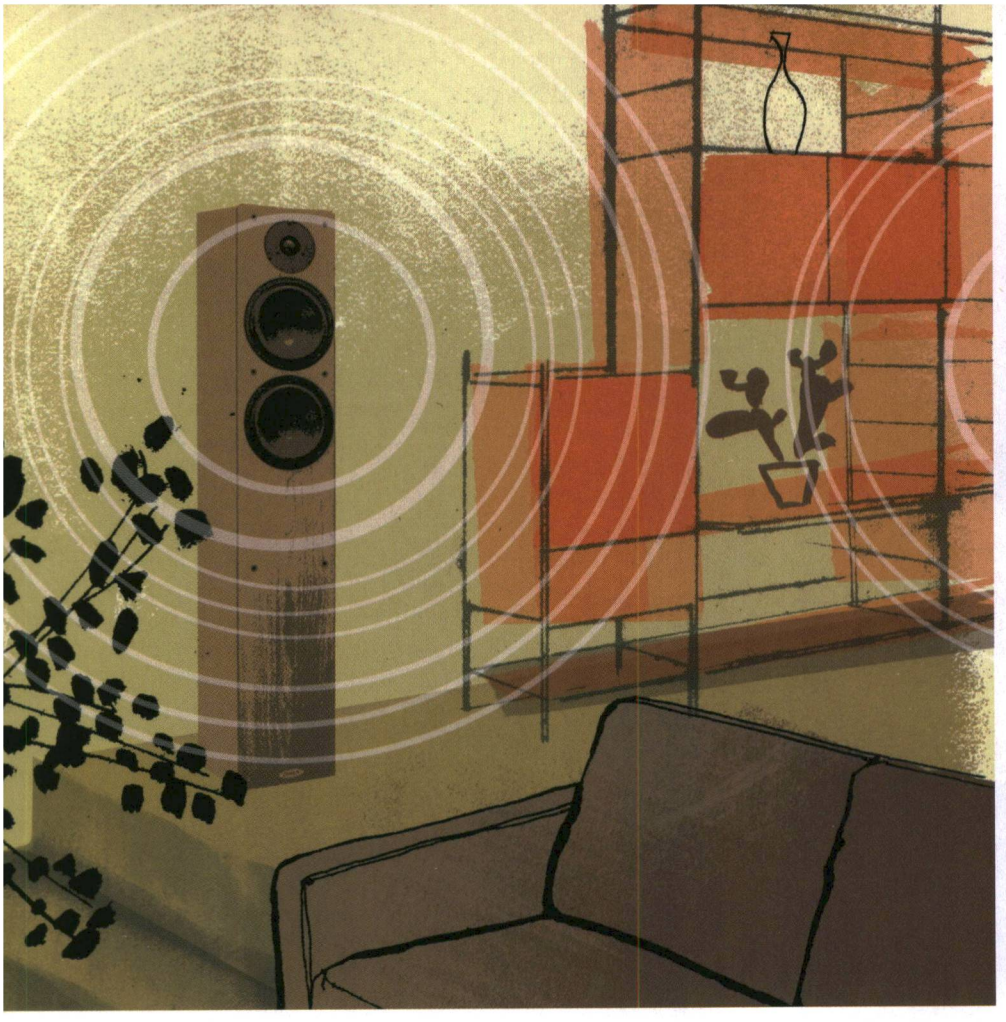
'Stock market investors should bear in mind that the spectacular performance of equities in the 1980s and 1990s was an aberration. Annualised real returns of UK equities in the 1990s were 11.2 per cent compared with a long-term historical average of 5.6 per cent. In this sense the declines since early 2000 can be seen as stock markets returning to more normal levels. Equities should provide a better return than cash over the medium to long term. But the gap between the two is not likely to be as wide as it was during the 1980s and 1990s. Volatility also looks set to remain high. As we have seen over the past few months, a scandal in one company can hit the share prices of many other firms in apparently unconnected areas.

'Overall investment in equities is likely to depend more than ever on attitudes to risk. Those who make the right choices will probably be rewarded within a few years. But those of a nervous disposition are probably best staying out.'

Jack Evans is head of research and development at FT Fund Ratings, a Financial Times service that assesses, compares and monitors funds.

'The lesson to be drawn from the market's behaviour over the last three years is neither that equity markets are finished, nor that they are set for a revival. Instead it proves that the risks involved in equity investment are real and must not be ignored. Equities may be a good bet, but they are still a bet and it is important to keep the size of your stake under control. We are now in a low-interest-rate world. Getting used to it may take some time. If returns are smaller, attitudes to risk will have to change, and those apparently small charges will be taking a large slice of investments.

'Understanding the different risks and what they mean in terms of school fees, standard of living in retirement and the like is the only place to start. Possibly that will suggest lower investment in equities than seemed sensible in the past, but the market will always price them at a tempting level.'



Dave Holes finds the best speakers and tells you how to get the best out of them

Most modern speakers are fine for the average Joe, but we'll tell you how to get closer to hi-fi nirvana

SPEAKING VOLUMES

Your choice of loudspeaker is the most crucial hi-fi decision you'll make. Those boxes at the end of the hi-fi chain have the biggest overall impact on how the whole system sounds, so you need to get it right.

We've listened to 19 sets of speakers and they're the best batch we've ever tested. But, although they're all good, you need to choose carefully to get the very best. And there are a few other things you need to know before you sit back and start listening. So, if you don't know your tweeter from your woofer, read on.

BOOKSHELVES OR FLOORSTANDERS?

Hi-fi speakers are grouped into two main categories – bookshelves and floorstanders. But let's get one thing straight before we go any further – bookshelf speakers, despite their name, are not designed to be put on bookshelves. They should be mounted on proper speaker stands for decent sound quality. Otherwise bass will get transmitted to your floorboards, which can make the music sound less clear. A heavyweight stand, with spikes on the bottom to pierce the carpet and settle it solidly on the floor, will hold a speaker steady and minimise energy loss to the floorboards.

If you plump for bookshelf speakers, a decent set of stands will set you back £40 or more. So factor this in when you compare the price of the two categories.

The more sensibly monikered floorstanding speakers are designed to stand on the floor without additional props. In theory, the larger cabinet of a floorstanding speaker can contribute to better sounding and deeper bass. This is borne out by our technical tests, although some of the bookshelf models are excellent in this area too.

There are some good-sounding models in both categories. So choosing between them is a matter of how they look and how much you want to spend, rather than sound quality – unless you really want the best.

PRODUCT PLACEMENT

Ideally, speakers should be placed a few metres apart and equidistant from your listening position. Some sound best when placed close to a solid rear wall, which can act as a sounding board to increase bass, but others sound better further away. And some speakers benefit from being 'toed in' so that they point towards the listener. In the table we've given the manufacturers' recommendations for speaker positioning, but try experimenting because every room is different. Generally, though, speakers don't like to be stuck in a corner.

The left and right channel speakers should be positioned to your left- and right-hand sides, as viewed from the listening position. When connecting the speaker cables to each, it's imperative to connect them up correctly: the positive (red) terminal of your amplifier to the positive terminal on your speakers, and the negative (black) amplifier terminal to the negative speaker terminal. If you get one the wrong way round, then the speakers will be working out of phase with each other which will ruin the stereo effect.

The tweeters, the smaller high frequency drivers usually located at the top of each speaker, should be roughly at ear

ILLUSTRATION SHONAGH RAE, PHOTOGRAPHY JOHN TRENHOLM

height when you are sitting down listening to music. And, incidentally, the larger bass drivers are known as woofers in hi-fi circles, so now you do know your tweeter from your woofer.

IMPEDANCE AND POWER

Impedance, measured in ohms, is the speaker's ability to resist electric current. Your hi-fi amplifier must be compatible with this or you could damage it. Most modern amplifiers can be used with speakers of 4 ohms and above. And all of the speakers on test are either 6 or 8 ohm, so they are likely to work with your amplifier. However, if you're buying a set of speakers to upgrade a mini system, make sure that the amplifier is able to use them safely before you buy.

Even those speakers with the lowest power rating (70 watts), when driven flat out, will probably be loud enough. But, if you've got a particularly powerful amplifier and like to turn it up to ear-splitting levels, then give the 'maximum power' row in the table careful consideration.

YES, WE HAVE NO BANANAS

You can link your speaker cables to your amplifier and speakers with different types of connection. First, you can simply strip back the cables to bare wire and screw down the clamp of the terminal post to hold them tight. This will provide a decent connection initially, but, after a few months, the cable will oxidise and go dull in colour, which could cause a poor connection. Banana plugs attached to the ends of the speaker cables are a more convenient alternative, and you can buy gold-plated ones that won't oxidise.

Because a banana plug could accidentally be plugged into a continental-style, two-pin mains socket, European legislation has outlawed them. However, this type of accident is unlikely to happen in the UK because of our shuttered rectangular pin sockets. To comply with the legislation, many manufacturers fit plastic plugs in the ends of the banana sockets on their speakers. But they are removable, so you can use banana plugs if you want to.

PRICE CHECK

WHICH? extra

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra. Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery.

WIRED FOR SOUND

You may think that it's just a bit of wire, but the cost of speaker cable varies enormously – from around 70p to £9 a metre or more. So does it really make a difference to the sound or is it just another hi-fi myth?

Hi-fi enthusiasts will tell you that the type of cable you use affects the quality of the signal it's carrying – and that it's possible to hear this difference. But we decided to put this to the test in our specially controlled listening trials (see 'The *Which?* way to test hi-fi', p48).

We chose three different cables at very different prices. The cheapest was Maplins standard hi-fi speaker cable, which costs 69p per metre. Next, we bought some QED Original at £2.50 per metre. Last, we chose some top-end Van den Hul CS122 speaker cable at £9 per metre.

The results were interesting. Our expert listeners could hear subtle differences in the sound, but they couldn't agree on which sounded better or worse, despite the big difference in price.

Biwiring Another theory proffered by hi-fi gurus is that signals routed to the tweeter and woofer along a single cable can interfere with each other. So, they say, by separating these signals at the amplifier's output and sending them down two separate cables (known as biwiring), you'll get a better sound from your speakers.

It's possible to biwire all the speakers on test because they have two separate sets of terminals on the back. You just have to remove a link between the inputs to the speaker's bass and treble sections. But does it actually make a real difference?

To put this to the test we used the most expensive, £9 per metre cable. The panel listened to our complete set of test recordings twice, once with the speakers connected by single cable, and once with them biwired. When we asked them which they preferred, again they couldn't agree. Three of the five preferred the biwired sound, but one couldn't say and one actually preferred the single cable set up. And even those who could hear an improvement thought the effects were very subtle.

What's the conclusion? Speaker cables and cabling methods can affect hi-fi sound, but these effects are small and a matter of personal taste. Even under ideal listening conditions, with top quality equipment, our experts couldn't agree. So, for the majority of us, listening in domestic conditions that are less than ideal, it's not worth the additional cost – you might not be able to hear any difference at all.

Settling for reasonably priced cable and spending any extra money on other elements in your hi-fi system seems a far more sensible idea. In fact, you're probably better off spending the extra on a few CDs: you could save £65 by opting for ten metres of £2.50 per metre cable rather than the really expensive stuff. And that's enough for at least five new CDs. ▷

BEST BUY

Our listening panel thought this year's batch of speakers was the best we've ever tested. Those they've rated ★ for sound quality were exceptional, but even those they rated ● were quite good too.

Our panel has given its verdict, but the particular type of sound *you* like also comes into the equation. For example, some speakers emphasise bass. Before you buy a set of speakers (or any hi-fi equipment) it makes sense to audition them in the shop. Most good hi-fi shops have their own listening room where customers can assess a variety of alternatives before stumping up hard cash. Take a selection of your favourite CDs along, too, so you're listening to familiar tracks.

Having said that, here's our pick of the crop based on sound quality and value for money. None of them is particularly widely available through normal high-street chains, so use the 'Contacts' numbers on p56 to help track down your local stockists.

If you definitely want bookshelf speakers, then the best sounding are the **Bowers & Wilkins (B&W) DM303**, which can be bought for **£180** from Audio-T. However, if floorstanders are an option, then consider the **Eltax Monitor VII**. At **£180**, they're remarkably cheap for floorstanding speakers, sound great and you won't need to buy a set of stands.

For top-notch sound quality, two floorstanders took the plaudits. The **JBL LX2005 £400** and **Tannoy Revolution R3 £550** are the two top-rated speakers on test.

Which? readers can buy the Tannoy speakers for **£349** from wol.value-direct.co.uk. We couldn't find cheaper internet prices for the others, but the Eltax speakers are available from wol.value-direct.co.uk.

THE WHICH? WAY TO TEST HI-FI

More than any other product, hi-fi gear is prey to gibberish from manufacturers, retailers and reviewers alike. But our tests are designed to cut straight through the mysticism and hokum.

Our expert panel has spent days listening to the speakers on test in ideal conditions with top quality hi-fi equipment. It rates each product blind, meaning the panellists have no idea which model they're listening to, so no bias can creep in. We also throw in sneaky repeat runs without their knowing, to check that they're rating consistently. If they're not, they don't get asked back.

They listen to a variety of recordings, including pop, classical, jazz and the spoken word. Each track is picked to highlight certain aspects of a speaker's performance. For example, we use Haydn's String Quartet in B to focus on stereo image location (how clearly the different string players seem to be positioned in front of you) and tonal coloration (how accurately the original recording is recreated). And we use U2's Even Better Than The Real Thing to judge impact, punch and how clearly the many layers of the track are revealed. A jazz track from the Jacques Loussier Trio, featuring a double bass, is used to highlight bass clarity and depth.

After each panel member has rated the products, their results are mathematically analysed to ensure they are statistically consistent. We check them against technical measurements before converting the panel's scores into ratings.

KEY

★ ☆ ○ ◒ ●

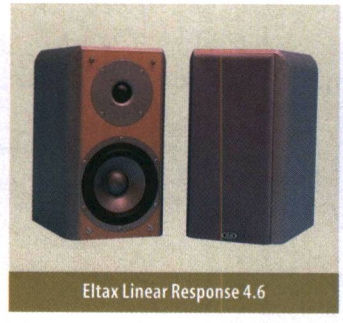
best — worst

✓ has this feature

Acoustic Energy Aegis Evo One

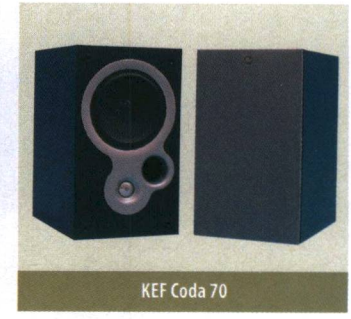
BEST BUY

B&W DM303



Eltax Linear Response 4.6

Gale Gold Monitor

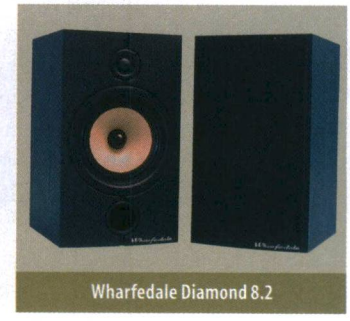


KEF Coda 70

Mission m71

Mordaunt-Short MS902

Tannoy Revolution R1



Wharfedale Diamond 8.2

Bookshelf speakers

Specification

		Acoustic Energy Aegis Evo One	B&W DM303	Eltax Linear Response 4.6	Gale Gold Monitor	KEF Coda 70	Mission m71	Mordaunt-Short MS902	Tannoy Revolution R1	Wharfedale Diamond 8.2
Price (£)	1▷	*180*	180	*200*	100	*200*	95	150	*200*	130
Dimensions: hxwxd (cm)		36x19x25	33x20x25	30x17x23	27x18x21	31x18x29	29x17x30	31x18x26	30x17x23	36x21x27
Maximum power (watts)	2▷	120	100	80	100	70	75	100	70	100
Minimum impedance (ohms)	3▷	8	8	8	6	8	8	8	8	6

Features

Cabinet finishes		Light maple, dark maple, black ash	Maple, black ash	Beech	Black, beech	Maple, black ash	Beech, black	Cherry, black	Cherry	Black, maple, beech
Gold-plated terminals	4▷						✓	✓		
Recommended distance to rear wall (m)	5▷	0.7	0.5	At least 0.5	Not stated	At least 0.23	0.3	0.1-0.25	Not stated	At least 0.7
Recommend that speakers are 'toed in'	6▷	Yes, if wall mounted	Yes	No	Yes	Yes	No	Yes	Yes	Yes

Performance

Sound quality		○	☆	●	●	◒	◒	◒	○	◒

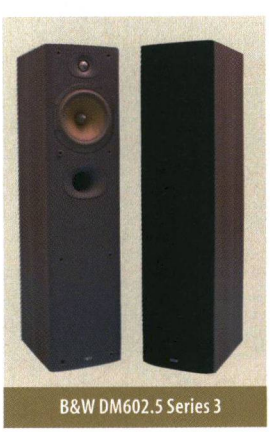
Floorstanding speakers

	B&W DM602.5 Series 3	Castle Pembroke	Eltax Monitor VII	Jamo E 850	JBL LX2005	KEF Coda 90	Mission m74	Tannoy Revolution R3	Wharfedale Diamond 8.3	Yamaha NS-200
Specification										
Price (£) 1▷	400	*500*	*180*	*300*	*400*	*380*	270	*550*	170	300
Dimensions: hxwxd (cm)	87x20x32	76x22x27	83x19x24	87x22x34	94x25x34	88x22x31	97x20x34	104x18x30	82x21x26	86x21x32
Maximum power (watts) 2▷	100	75	100	140	250	125	150	170	100	300
Minimum impedance (ohms) 3▷	8	8	8	6	6	8	8	6	6	6
Features										
Cabinet finishes	Black ash, light oak	Black oak, oak antique oak, cherry, mahogany, maple, walnut (yew or rosewood £100 extra)	Beech, black	Black, beech, cherry	Beech, cherry, black ash	Maple, black ash	Beech, black	Cherry, black ash	Black, maple, beech	Cherry
Gold-plated terminals 4▷					✓		✓			
Type of feet	Spikes	Spikes/plinth	Spikes	Spikes	Spikes	Rubber feet	Spikes	Spikes	Spikes	Spikes/feet
Recommended distance to rear wall (m) 5▷	0.5	0.15-0.25	at least 0.5	0.5	1	At least 0.23	0.3	Not stated	At least 0.7	Not stated
Recommended that speakers are 'toed in' 6▷	Yes	Yes	No	No	No	Yes	No	Yes	Yes	Yes
Performance										
Sound quality	○	○	☆	◒	★	●	☆	★	○	○

NOTES
Speakers highlighted in **red** are in the Best Buy Guide, p47.

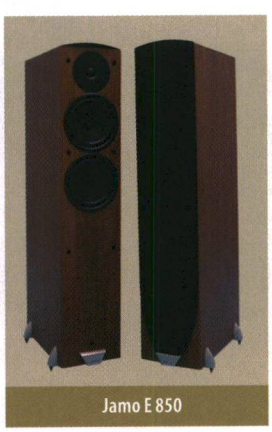
Specification
1 The high-street price you should pay if you shop around. Prices for speakers that aren't widely available are in *italics*.
2 As stated by manufacturer. See 'Impedance and power', p47.
3 As stated by manufacturer. See 'Impedance and power', p47.

Features
4 See 'Yes, we have no bananas', p47.
5 Manufacturer's suggested distance from rear wall (if any) – see 'Product placement', p46.
6 Manufacturers may recommend that speakers should be pointed inwards.

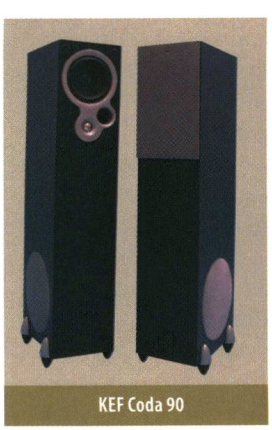

B&W DM602.5 Series 3

Castle Pembroke

Eltax Monitor VII


Jamo E 850

JBL LX2005

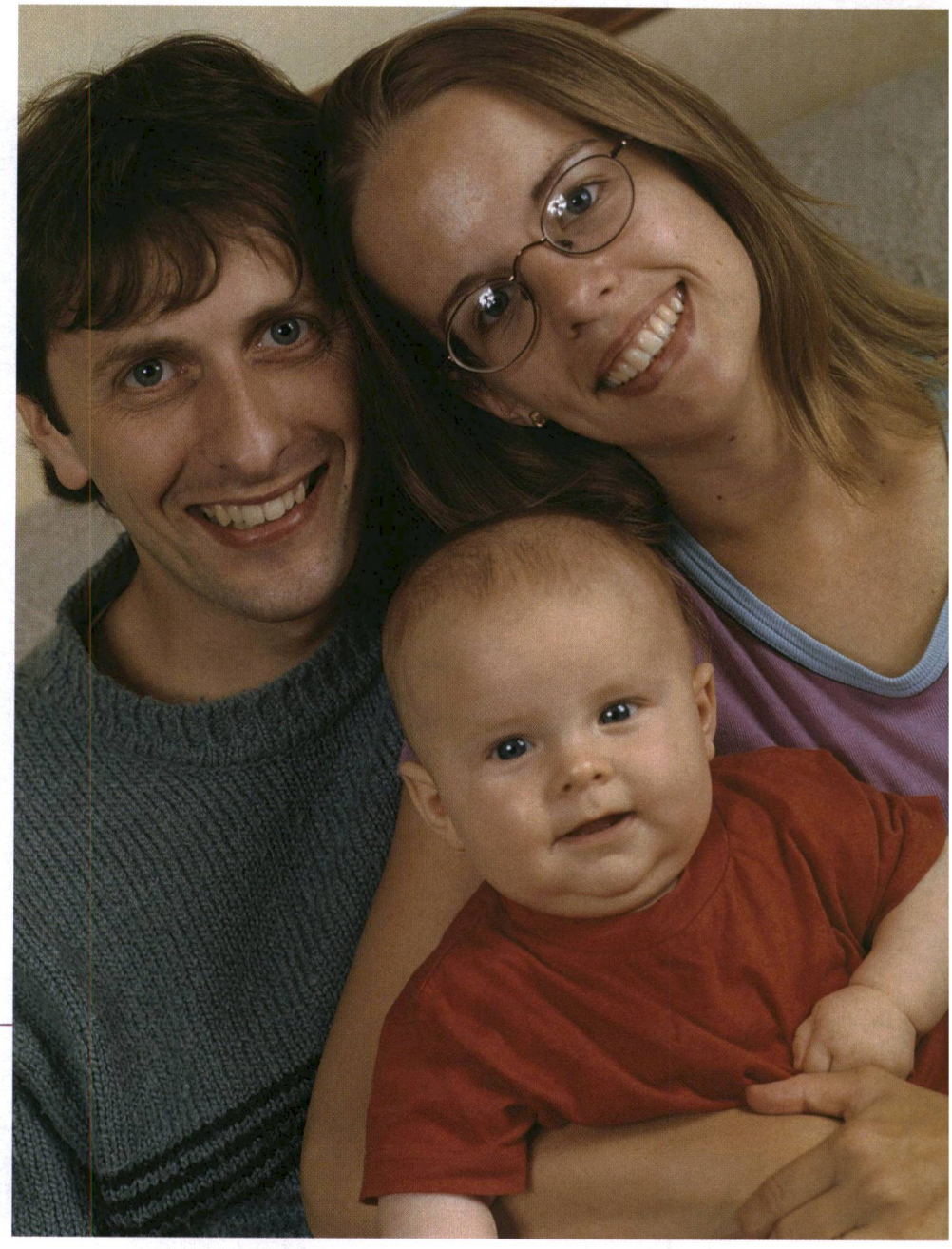

KEF Coda 90

Mission m74

Tannoy Revolution R3

Wharfedale Diamond 8.3

Yamaha NS-200



Protecting your

Keeping your family safe from financial hardship is a priority. But do you need insurance and what sort should you get? We help the Shields family tackle these tricky questions

Melanie and Peter Shields wrote to us asking for help. They've recently had their first baby, which has started them thinking about their finances. In particular they're worried about what would happen if either one of them died or couldn't work, as they don't currently have any kind of insurance. They asked us for advice on what steps they should take and what their priorities should be. We, in turn, drafted in the help of two independent financial advisers to give them the advice they need.

1 CURRENT SITUATION

Melanie, 28, and Peter, 31, live in St Ives, Cambridgeshire, with their seven-month-old son, Josiah. Peter is a children's worker and Melanie is a full-time mother.

They manage their day-to-day finances extremely well. They have a monthly income of £1,350 but, because of some fairly strict budgeting, still manage to save £100 each month and have around £150 left over. Melanie also has some Tesco shares.

At the moment they rent as they can't afford to get on the property ladder. They don't have any life insurance or income protection in place.

2 LIFE INSURANCE

Having just had a baby, life insurance is a real priority for the Shields. Term insurance is the cheapest – and simplest – form of life insurance. You insure yourself for a set term – until your children are independent, for example. It doesn't contain any investment element – it simply promises to pay out if you die within the term. If you don't die within that time, you receive nothing.

Our experts think that term insurance is the most suitable life insurance for the Shields and that they should take out two policies – one on Peter's life and one on Melanie's. It is possible to buy a joint life policy that pays out when the first person dies, but this can cause problems. If, for example, Peter were to die, Melanie would still need cover to protect Josiah if she were to die, and so would have to take out another policy. But by that time the cost of the insurance could be much more as premiums are based on age and health at the time you take out a policy.

There are two types of term insurance policies – those that pay a tax-free lump sum on death, and family income benefit policies that pay a tax-free income to the end of the term. Family income benefit policies tend to be cheaper simply because of the way they're designed. If you choose a term of 20 years and you die in the 15th year, the policy has to pay an income only for the remaining five years. With a lump-sum policy, it has to pay the agreed lump sum regardless of when you die within the term. It's easier to work how much cover to get with a family income benefit policy because you just need to work out how much income you'd need to replace if the policyholder died. With a lump-sum policy, your dependants will need to feel confident about investing the lump sum to produce an income. However, a lump-sum policy can be more flexible if your family would need a mixture of lump sum and income on your death.

PHOTOGRAPHY PHILIP REESON PHOTOGRAPHY

3 WHAT TYPE OF POLICY FOR PETER?

As Peter is the main breadwinner, it's vital that his life is insured. Our experts are split in their opinion as to whether he should go for a lump-sum policy or a family income benefit policy. Really the choice comes down to how comfortable Melanie would feel investing a lump sum if it came to it.

Whichever type of policy they choose, they need to decide how much to insure for by looking at their spending needs. In the Shields' case, their current monthly household expenditure would vary only slightly if anything should happen to Peter, and yet their only source of income would disappear. So they need to look at replacing Peter's income if he were to die.

If they decide to take out a lump-sum policy, they need to insure for a minimum of £250,000. When invested, this lump sum should produce an income for Melanie and Josiah that would broadly replace Peter's income, assuming a rate of return of around 4 or 5 per cent. They should opt for a version called increasing term insurance, which will allow them to increase their benefit each year to keep pace with inflation.

If they decide to take out a family income benefit policy, they should look at insuring for £1,200 a month (their current monthly household expenditure) and take the option of increasing this each year in line with inflation.

The minimum term they should look at is 21 years. This will take them through Josiah's education and higher education, should he decide to go down that route. But if they plan to have other children, they should consider a longer term.

As a guide, a family income benefit policy would cost Peter around £13 a month for cover of £1,200 a month over 21 years (although the premium would increase each year to allow for the benefit to increase each year in line with inflation). An increasing term insurance policy providing a lump sum of £250,000 would cost around £18 a month over the same term. Once again, premiums will rise over time to keep pace with inflation. If necessary, they can increase their cover in future.

family

4 WHAT TYPE OF POLICY FOR MELANIE?

Although Melanie doesn't have an income, Peter would still need to cover the cost of childcare and the cost of other help he might need to buy in if she were to die.

A family income benefit policy is probably the best way to protect against this. Melanie and Peter need to work out how much they'd need to cover the cost of childcare (taking into account whether they plan to have any more children). A reasonable estimate would be around £600 a month. For a term of 21 years, this should cost around £6 or £7 per month initially if they take the option to increase their benefit each year in line with inflation. They could reduce costs further by taking it out for just 16 years to cover Josiah's childhood.

5 WRITING LIFE INSURANCE IN TRUST

Melanie and Peter should get the insurer to write the policies under a flexible trust. This means that, if the worst should happen, the policies will pay out immediately without having to wait for probate.

Most insurance companies provide the trust form for no charge. For more information on writing policies in trust see 'Life support', *Which?*, November 2000, p38.

6 INCOME PROTECTION AND CRITICAL ILLNESS INSURANCE

Neither of our experts recommends critical illness cover for the Shields. It isn't as helpful as income protection and should be seen as an extra, rather than as an alternative.

The risk of being off work for six months is considerably higher than the risk of dying before the age of 60. As Peter is the only earner in the family, it's important that the Shields make sure they could cope financially if he couldn't work. But they also need to think about what would happen if Melanie became too ill to look after Josiah. Income protection insurance is designed to pay a monthly income if you're unable to work because of sickness or accident. But it may not be necessary if you have other ways to protect yourself.

In Peter's case, forking out for income protection insurance is unnecessary. Because his income is reasonably low, the total amount of benefits he could claim would actually be greater than the maximum amount he could get from an income protection plan. That's because insurers limit the amount you can insure yourself for as they don't want you to be financially better off sick than when you're working. The maximum benefit Peter could get under a policy would be around £200 tax-free a week. They'll need to review the situation if Peter's salary increases and if the benefits he could claim change.

It may be worth considering income protection insurance for Melanie, though. If she became ill and unable to look after Josiah, they might need to pay for childcare or help around the house. It could be worth taking out a policy to cover these expenses, as Melanie wouldn't be entitled to state benefits or sick pay. Most income protection policies allow you to take out houseperson's cover. You're usually limited to a maximum yearly benefit of around £15,000. The Shields could expect to pay between £20 and £25 a month for a policy that would start to pay out after six months of illness. The cost would be higher if they wanted the policy to start paying out earlier.

OTHER CONSIDERATIONS

Both our experts picked up on the fact that neither Peter or Melanie has a pension. Peter's employer should offer access to a stakeholder pension (provided it employs more than five people) and he should seriously consider joining straightaway. Under the stakeholder rules, Melanie could also take out a pension and pay up to £3,600 in a year (including tax relief) even though she isn't working. For additional protection, our experts recommend that they appoint guardians for Josiah by drawing up wills. And finally, the Shields should make sure that they're claiming both the working families tax credit and children's tax credit. Contact the working families tax credit helpline on 0845 609 5000 and the children's tax credit helpline on 0845 300 1036.

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on drains and sewers

ASK THE EXPERTS

Barbara White advises on what you can do if you have problems with your underground pipework

Maintenance pay

The drains to a group of houses where my mother lives are old and starting to leak. The answer seems to be to line them but this will cost about £120,000 and the water company won't pay. As the residents have been paying for sewerage, shouldn't the water company have some responsibility? Or does it fall to the local authority?
Bill Kenrick
by e-mail

A If it's the drains serving individual properties that need attention, it's up to the individual property owner to deal with the problem at their own expense (the local authority's environmental health department may be able to advise). If the problem is with the sewer, responsibility will depend on who owns it. For public sewers, this means the sewerage company. The upkeep of private sewers is the responsibility of homeowners whose property feeds into the sewer. If this is the case where your mother lives, the residents will have to pay.

A local authority is only responsible for sewers it built to serve local authority housing – and then only if it didn't hand over the running of them to a sewerage company. However, it does have the right to serve notices on homeowners to carry out work on environmental grounds, and can recover any costs it incurs in doing such work itself.

If you think the problem may be in a sewer, contact your local sewerage company in the first instance.

Adoption rights

Who is responsible for sewers in unadopted roads? Do water companies have any liability for upkeep and payment or is it all down to the residents?
Louisa Ball
London SE3

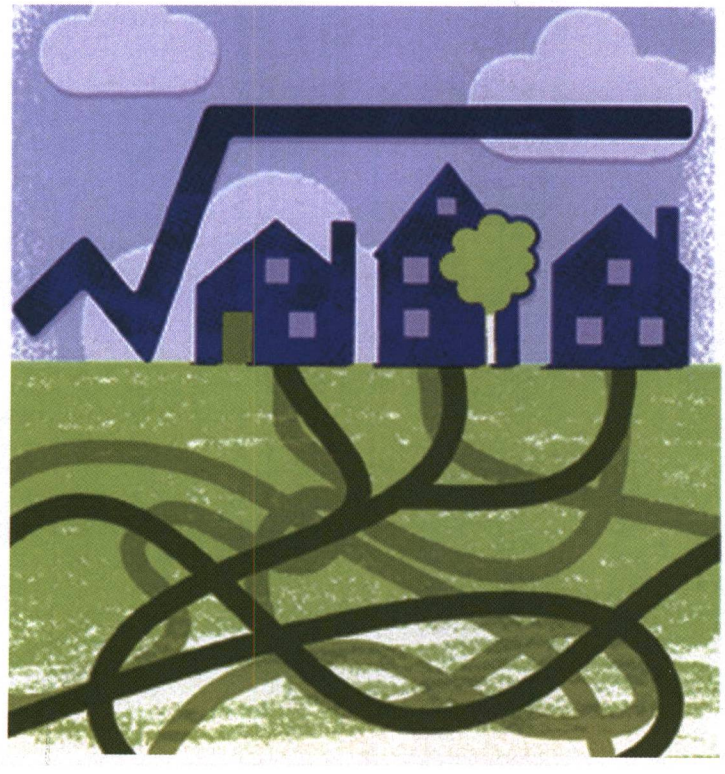
A The crucial issue here is not whether the road is unadopted, but whether the sewer is. Where a property developer didn't seek adoption of a road, it's likely he didn't seek adoption, by the sewerage company, of any sewers in that road. If that's the case, the sewer will be privately owned and thus it will be the responsibility of the residents to maintain it.

A public issue

I have a sewer pipe running across the back of my garden. It enters a sump on my property and then joins up with the main sewer in the public road beyond the boundary of my house. This sewer serves my property and my neighbour's but continues beyond his house. I've tried to find out exactly what properties feed into the sewer but have drawn a blank. Can you help?
Alan P
Weymouth

A You can ask to inspect your local sewerage company's records to check whether the sewer is recorded as public, and its route. Sewerage companies are obliged to keep records of public sewers which you can consult for free.

If your sewer is not publicly



PHOTOGRAPHY JOHN TRENHOLM. ILLUSTRATION KEVIN EVANS

GET IN TOUCH

Our experts are now looking for questions on **house insurance, eggs** and **Which? and Consumers' Association**. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p57, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

owned, you'll need to check the legal documents relating to your own house (such as deeds and Land Registry records) to find out which properties historically use it. Sewers built before 1937 are likely to be publicly owned.

Caps and covers

I have two, very different, questions. First, how can I find out whether it is OK to have my vent pipe capped off? Some of my neighbours have had this done to theirs. Second, do you know where I can get a non-standard-sized cover to go over my gulley? The ones I've seen in catalogues are not suitable.
Steven Hodges
by e-mail

A Soil and vent pipes are there for a reason (to allow for things like proper flow of waste through the sewer and for odours to be released) and if your property has only one, you shouldn't cap it off. If you have two, you can cap one off, provided it's not the one at the head of the drain. A surveyor should be able to advise. You're not allowed to cap off a main sewer vent.

We too haven't been able to track down non-standard-sized gulley covers. You could try cutting a hole in one of the standard-sized ones yourself, or getting a cover tailormade from a builders or plumbers merchants. Failing that, you will need to resort to close-mesh wire. If any readers can help, please write to our Hertford address, p57, or e-mail helpwanted@which.net, quoting Dept BW (Drains).

WRITE BACK

Share your views with other members

Seeing stripes

I bought a Sony KV32FQ75 TV after you recommended the 28-inch version in your August 2001 review of widescreen TVs. When I turned it on, there were vertical stripes scrolling from left to right across the screen. The Sony engineer told me I'm not alone in having this problem. I think you should warn other readers.
Frederick Wan
Watford

A The model we tested did not have this problem, but we are aware that some Sony 100Hz sets do and only recommend them if flicker worries you (see p21 for more about flicker). Sony has tried to minimise the problem but says the stripes 'do not affect the fitness of the product to meet its purpose'. However, if your TV shows stripes, let Sony know on 08705 111999.

No flights on him

I missed a flight because my boarding card and the airport screens showed conflicting departure times. Is there anything I can do?
John Papadachi
Harlow

A Unfortunately no. Airlines are governed by the Warsaw Convention, which doesn't cover this kind of eventuality. And recently the House of Lords ruled that, if you have no remedy under the Warsaw Convention, you have no remedy under common law either.

Good Egg

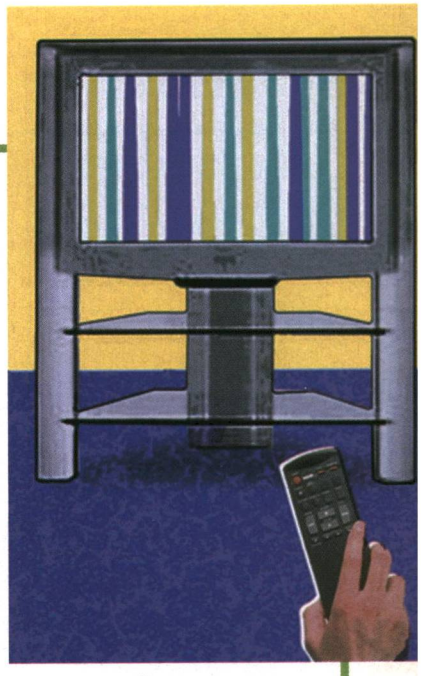
I transferred a balance to Lloyds TSB Trustcard because of its 0 per cent introductory interest rate. At the same time I also transferred a balance to Egg because it too offered a 0 per cent deal. Trustcard charged me interest on new purchases, even though I pay my bills in full, but Egg didn't.
Nigel Fordham
Aldsworth, Gloucestershire

A Trustcard's introductory rate applied only to balance transfers: new purchases were charged at 19.9 per cent. For cards that work like Trustcard, it means that payments reduce the balance at the lowest interest rate first rather than clearing new purchases. Trustcard admitted this wasn't explained in its terms and has since refunded the interest. Egg has a 0 per cent rate for balance transfers and new purchases. See 'Something for nothing', p12, for details of some more cards that work like Egg.

Fare's unfair

Why are Eurostar fares more expensive if you book from the UK side of its website?
David Jones
Ruislip

A Eurostar tells us the differences are due to demand and market forces (such as a strong pound). It stressed that the price of two singles is the same – but you may not think that makes up for fares being on average 15 per cent, and, in some cases, over 25 per cent, more from the UK side. You can't get round it by booking from the French site: the tickets are 'linked' on the basis of the outward leg, and default to the UK price. But, though you might lose out getting across the Channel with Eurostar, you can save money when you arrive – see our article on p14.



Well worth it

I bought the wrong DVD from Woolworths. I took it back and asked for an exchange but was told I had to produce a receipt.
name and address
supplied

A Shops aren't obliged to take back unwanted goods, with or without a receipt, though most will as a goodwill gesture. Whether you get an exchange, a voucher, or even a refund, also depends on the shop, as does whether you need to produce a receipt or another proof of purchase. Woolworths will in fact exchange unwanted goods without a receipt, though you must provide some proof of purchase. It apologised for the confusion in this instance.

Next month in 'Ask the experts': **showers and shower screens**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

Easy-access accounts

	How account is run	Interest rate (% gross)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L PhoneSave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	4.00	4.00	4.00	4.00	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Nationwide BS e-Savings[4]	internet	4.00	4.00	4.00	4.00	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.35	4.35	4.35	4.35	1		
Scottish Widows Instant Transfer	post/tel	4.05[5]	4.05[5]	4.05[5]	4.10[5]	100		

Notice accounts

Legal & General 50 Day Notice Tracker	post/tel	4.31	4.31	4.31	4.31	1	50	
Nottingham BS Post It	postal		4.65[6]	4.65[6]	4.65[6]	1,000	90	
Safeway Postal Notice	postal		4.30	4.30	4.30	500	60	
Scarborough BS Scarborough 80	post/tel	4.30[7]	4.30[7]	4.30[7]	4.30[7]	100	80	
Universal BS Direct 90	postal			4.30	4.35	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 All transactions via FlexAccount 5 Includes a bonus of 0.5 per cent payable for first six months 6 Includes a bonus of 0.7 per cent payable for one year 7 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 13 August 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (% gross) £0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			4.00	4.35	4.65	3,000		✓
B'ham Midshires	✓	3.60	4.25	4.45	4.45	1	7	✓
Buckinghamshire BS		3.03[1]	4.08	4.33	4.53	100		✓
C&G		4.50	4.50	4.50	4.50	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
Kent Reliance BS	✓	4.40	4.40	4.40	4.40	1		✓
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
National Counties BS		3.90[3]	4.20	4.20	4.40	500		✓
Northern Rock		4.25	4.25	4.40	4.40	1	30	✓
RBS		3.30[4]	4.10	4.35	4.45	1	60	
Safeway	✓	3.60	4.00	4.35	4.65	10		
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓

1 3.53 per cent paid on balances of £1,000 to £2,999
2 Minimum investment for non-locals is £1,000
3 3.90 per cent paid on balances of £500 to £2,499
4 3.70 per cent paid on balances of £500 to £2,999

All rates correct at 13 August 2002 Based on data supplied by *MoneyFacts*

NATIONAL SAVINGS & INVESTMENTS

The table gives details of all the National Savings products except Premium Bonds. Capital Bonds are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. Index-linked Certificates are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. Children's and Pensioners Bonds are a good bet if you qualify for them. Income Bonds pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but is paid 'gross' (that is, with no tax deducted).

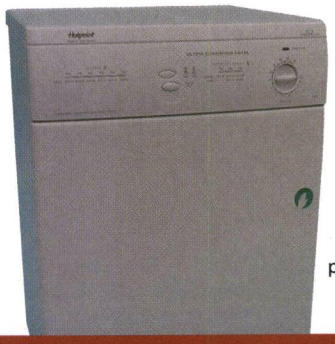
	Account details: Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series 7	100-250,000	5 years[1]	4.55f	4.55 f	4.55f	4.55f	yearly	paid gross
Cash Isa	10-3,000	nil	4.15	4.15			yearly	tax-free
Certs: Fixed Interest 13th Issue	100-10,000	2 years[1]	3.00 f	3.00 f	3.00 f		yearly	tax-free
Certs: Index-linked 12th Issue	100-10,000	2 years[1]	1.30 f+i	1.30 f+i	1.30 f+i		yearly	tax-free
Children's Bonus Bonds Issue 4	25-1,000	5 years[2]	4.30 f	4.30 f			yearly	tax-free
Fixed Rate Savings Bonds Issue 5	500-1,000,000	5 years[3,4]	4.30 f	4.30 f	4.30 f	4.50 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 months	3.55	3.55	3.55	3.80	monthly	paid gross
Investment Account	20-100,000	1 month	2.70[6]	2.70	3.00	3.20	yearly	paid gross
Ordinary Account	10-10,000	nil	0.60[8]	0.60	0.60		yearly	see[7]
Pensioners Bonds Series 11	500-1,000,000	1 year[9]	3.75 f	3.75 f	3.75 f	3.75 f	monthly	paid gross

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and three-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2.60 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.50 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available **All rates correct at 13 August 2002**

best buy monitor

In this new feature, we keep you up to date with the cheapest prices for our current Best Buys. More details on the best places to shop for our Best Buys can be found on the Which? Extra website



WHICH? extra

See Which? Extra for more product and price information at www.which.co.uk/whichextra

TUMBLE DRIERS a buying guide

There are few differences in how quickly tumble driers dry loads, regardless of price or brand. However, there are big differences in how well designed they are for everyday use. So our Best Buy is a cheap, easy to use, sensor drier.

Is it a condenser or air-vented drier?

The biggest headache with tumble driers is venting them. Condenser driers condense the hot, damp air produced while drying into the water that collects in a built-in tray. This means that they can be placed anywhere around the house, whereas air-vented driers must be near a window or door for ventilation – if they're not, you'll have to fit a vent through a wall.

Should I consider a gas drier?

Running costs for gas models (made by White Knight) are around three times cheaper per load than electric ones. You will need to pay an upfront fee of around £50 for installation, and also have regular check-ups by a Corgi-registered gas fitter.

Will it fit the space available?

If space is tight, you could consider a compact model. These typically hold around 3kg of laundry, instead of the 5 or 6kg you can fit in a full-sized one. They're usually around 18cm shorter and 10cm smaller in width and depth, but they tend to take longer and cost relatively more per load than full-sized ones.

How easy is it to use?

Tumble driers are fairly simple appliances, but some dry automatically (sensor models), and some use a manual timer. Both are straightforward to use, but it's worth being able to override the sensor to give laundry an extra ten-minute burst. Check the door, filter and water tray aren't awkward to use. Water trays can be awkward to remove and replace – and you may need to empty the tray after every load.

Can it be used with a timer?

If you live in an area where you can take advantage of cheap-rate electricity, and don't mind using your drier at night, then a built-in timer makes doing this a doddle. If a model doesn't have one, check that it can be used with a plug-in timer switch, as models with a 'start' button may prevent you from doing this.

Reliable brands

Crusader, Creda Jackson

Next month

A VCR buying guide, plus TV and music Best Buys

Product	BEST BUY	High st price (£)	Online price (£)	Notes	Last report	Next report
DISHWASHERS						
Table top	Bosch SKT5002GB	239	226	Now £20 cheaper than it was in our last report	Sep 01	
FREEZERS						
Chest	Aura NOR 2000-H	300		Staying at £300, it has lost its £60 price advantage over the Miele GT 260 ES since our tests	Jun 00	
	Liebherr GTS1862	359	300	The shape and dimensions have changed slightly since our tests. Model number is now GTS1823		
	Miele GT 260 ES	300	261	Adapted since our tests, it is slightly taller and features a manual display. It also now has two, rather than three, baskets. Model number is now GT 262		
Tall upright	Whirlpool AFG378/G No Frost	380	375	The colours of some parts have changed. Model number is now AFG379/G	Jun 00	May 03
Worktop height	Bosch GSL 1202/GB	259	257	Model number is now GSL 12420. Both the panel and basket colours have changed	Jun 00	May 03
FRIDGE-FREEZERS						
Tall upright	Bosch KGU32120GB	465	450	Antibacterial coating added since our tests. Model number is now KGU32121	Apr 02	
	Samsung SR-L3928B	479	415	A tall, if noisy, model with useful features		
	Siemens KS28V22	313	310	Now a Bosch KSV28320GB. The door handles and colours have changed		
	Whirlpool ARZ 897-1/H		400	The model number is now ARZ 897-0/H. The door styling has changed		
FRIDGES						
Full size	Bosch KSR 3421GB	447	440	Antibacterial coating added since our tests. Model number is now KSR 34421GB	Sep 01	Oct 03
Worktop height with icebox	Haier HR 146NR	150		Excellent performance all-round, with a good size four-star icebox	Sep 01	Oct 03
	Lec ER 550AW	155	139	Larger fridge capacity than the Haier, but with a smaller two-star icebox		
	Siemens KU 14L05GB	503	430	Built-in model. Antibacterial coating added since our tests. Model number is changing to KU 14L440		
Worktop height without icebox	AEG Santo U66000i	349	340	Built-in model. Now £20 cheaper than it was in our last report	Sep 01	Oct 03
	Bosch KTR 1565GB	250	226	Antibacterial coating has been added since our tests. Model number is now KTR 15460GB		
MICROWAVES						
With grill	Daewoo KOG 390A	79		Now £10 cheaper than it was in our last report	Jan 02	Dec 03
With combination oven	Sharp R-963	260	215	Slightly inferior to the Whirlpool MT277, and its £80 high-street price advantage has been halved	Jan 02	Dec 03
	Whirlpool MT277	300	289	Model number is now MT52. There may have been some cosmetic changes since our tests		
TUMBLE DRIERS						
Sensor models	Creda Excel T602 CW	250	253	Model number is now T630 CW. It has different styling and graphics	Sep 00	Nov 03

Internet prices include delivery. Prices were the cheapest we found, but bear in mind that they can change.
Look out for future reports on full-sized dishwashers (Dec 02), basic microwaves (Dec 02), washing machines (Jan 03), vacuum cleaners (Apr 03) and cookers (Jul 03).

contacts

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu (*W* = member of Which? Web Trader)

ALL CHANGE (p12)
Abbey National
0845 765 4321
Association of British Credit Unions Ltd (ABCUL)
0161 832 3694
www.abcul.org
Bank of Scotland
01383 628 444
BBQ frying pan
01539 488100
www.lakelandlimited.com *W*
Capital One
0800 952 5252
Egg www.egg.com
Financial Services Compensation Scheme (FSCS) 020 78927300
www.fscs.org.uk
Halifax 0845 7283848
LG 0870 607 5544
www.lge.co.uk
Marbles 0845 600 6336
MBNA 0800 062 620
Morgan Stanley
0800 917 1333
Nationwide 0800 30 20 10
RBS Advanta 0800 077770
Smile
www.smile.co.uk
Virgin Money
0800 056 5667

AUSTRALIAN WHITE WINE (p28)
First Quench (Wine Rack, Bottoms Up and Thresher)
01707 387200
www.firstquench.co.uk
Majestic Wine Warehouse *W*
01923 298200
www.majestic.co.uk
Oddbins 020 8944 4400
www.oddbins.com
Unwins 01322 272711
www.unwins.co.uk
Wm Morrison
01274 615196
www.morrisons.plc.uk

BEST BUY MONITOR (p55)
Dishwashers
Bosch 0870 727 0446
www.boschappliances.co.uk
Freezers
Aura (Norfrost)
01847 822 213
www.norfrost.co.uk
Bosch 0870 727 0446
www.boschappliances.co.uk
Liebherr 01977 665 665
www.lhg.liebherr.de
Miele 01235 554 455
www.miele.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Fridge-freezers
Bosch 0870 727 0446
www.boschappliances.co.uk
Samsung
0870 242 0303
www.samsungelectronics.co.uk
Siemens
0870 840 3300
www.siemensappliances.co.uk
Whirlpool
0870 600 8989
www.whirlpool.co.uk
Fridges
AEG 08705 350 350
www.aeg.co.uk
Bosch 0870 727 0446
www.boschappliances.co.uk
Haier 01527 578 333
www.haiereurope.com
Lec 01243 863161
www.lec.co.uk
Siemens 0870 840 3300
www.siemensappliances.co.uk
Microwaves
Daewoo 01189 252 500
www.daewoo-electronics.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Whirlpool
0870 600 8989
www.whirlpool.co.uk
Tumble driers
Creda 08701 54 64 74
www.creda.co.uk

CROSS-CHANNEL SHOPPING (p14)
Tourist offices
Boulogne
tel +33 (0)3 21 10 88 10
fax +33 (0)3 21 10 88 11
ot.boulogne@wanadoo.fr
Calais
tel 00 33 (0)3 21 96 62 40
fax 00 33 (0)3 21 96 01 92
www.Ot-calais.fr
ot@ot-calais.fr
Lille
tel 00 33 (0)3 20 21 94 21
fax 00 33 (0)3 20 21 94 20
www.mairie-lille.fr (town)
www.lilletourism.com
Ostend
tel 00 32 (0)59 70 11 99
fax 00 32 (0)59 70 34 77
www.oostende.be
info@toerisme-oostende.be
www.visitflanders.com
Regional tourist offices
Pas-de-Calais
tel 00 33 (0)3 21 10 34 60
fax 00 33 (0)3 21 30 04 81
www.pas-de-calais.com
cdt.doc@pas-de-calais.com
Nord Pas-de-Calais
tel 00 33 (0)3 20 57 59 59
fax 00 33 (0) 3 20 57 52 70
contact@cdt-nord.fr
www.cdt-nord.fr
Other useful contacts
Cité Europe
00 33 321 46 47 48
www.cite-europe.com
Eurostar 0870 160 6600 (reservations)
www.eurostar.com
Eurotunnel
08705 35 35 35 (reservations)
www.eurotunnel.co.uk
Hoverspeed
0870 240 8070 (reservations)
www.hoverspeed.com
Norfolkline
0870 870 1020 (reservations)
www.norfolkline.com
P&O North Sea Ferries
0870 129 6002 (reservations)
www.ponsf.com
P&O Stena Line
0870 600 0600 (reservations)
www.posl.com
SeaFrance
08705 711 711 (reservations)
www.seafrance.com

DIGITAL CAMERAS (p40)
Fuji 020 7586 1477
www.fujifilm.co.uk/di
Goodmans 0845 6007002
www.comet.co.uk *W*
Kodak 08702 430 270
www.kodak.co.uk
Kyocera 0118 935 6300
www.kyocera.com
Nikon 0800 230 220
www.nikon.co.uk
Samsung 020 8862 9312
www.samsungelectronics.co.uk

FRYING PANS (p30)
Berndes (ICTC) 01603 488019
www.ictc.co.uk
Chasseur 01730 811811
www.chasseur.co.uk
Jonelle 020 7629 7711 (ext 4806)
www.johnlewis.co.uk *W*
Le Creuset 0800 373792
www.lecreuset.co.uk
Marks & Spencer
020 7935 4422
www.marksandspencer.com
Meyer 0151 650 6565
www.meyeruk.com
Procook 01242 211555
Scanpan 01782 207755
www.scanpan.dk
Skeppshult 01242 211555
SKK 020 8877 7000
www.chomette.co.uk
Tefal 0845 602 1454
www.tefal.co.uk
Typhoon
020 8974 4750

LOUDSPEAKERS (p46)
Acoustic Energy
01285 654432
www.acoustic-energy.co.uk
B&W (Bowers & Wilkins)
01903 221500
www.bwspeakers.com
Castle 01756 795333
www.castle.uk.com
Eltax 01327 860789
www.eltax.com
Gale 0870 900 1000
www.richersounds.com
Jamo
www.jamospeakers.com
JBL 020 8731 4670
www.jbl.com
KEF 0800 7315620
www.kef.com
Mordaunt-Short
01753 680868
www.mordauntshort.com
Mission 01480 423780
www.mission.co.uk
Tannoy 01236 702517
www.tannoy.com
Wharfedale 0845 4580011
www.wharfedale.co.uk
Yamaha 01923 233166
www.yamaha-audio.co.uk

MEAT SAFETY (p8)
Food Standards Agency
0845 757 3012

PHONE COMPANIES (p24)
Argos Telecom
0870 251 5050
www.argostelecom.co.uk
BT 0800 800 150
www.bt.com
Kingston Communications Ltd 01482 602100
www.kingston-communications.com
Npower 0800 0726868
www.npower.com
NTL 0800 052 1274 (sales)/ 0800 052 1505 (service)
www.ntl.com
One.Tel 0800 957 0000
www.onetel.co.uk
Powergen 0800 015 20 29
www.powergen.co.uk
Saga 0800 096 0362
www.saga.co.uk
Servista 0870 241 2732
www.servista.com
Sky 08702 40 40 40
www.sky.com
Swiftcall 0800 769 0022
www.swiftcall.co.uk
Telewest 0800 953 5383
www.telewest.co.uk
Other useful contacts
Oftel 0845 7145000
www.oftel.gov.uk
Telecommunications Industry Forum
0131 472 5558
www.cpi.org.uk

PRINTER PAPER AND CARTRIDGES (p18)
Canon 0870 6088855
www.canon.co.uk
Compujet 0800 080808
www.beachimaging.co.uk
Epson 0800 220546
www.epson.co.uk
Hewlett Packard
0870 6064747
www.hp.com
MMC 0116 281 2228
www.inkrite.co.uk
Rey 01467 627000
www.internationalpaper.com
Ryman 0800 801901
www.ryman.co.uk
Staples 01494 474990
www.staples.co.uk

SAVINGS MONITOR (p54)
Mini cash Isas
Abbey National
0800 174635
www.abbeynational.co.uk
Birmingham Midshires
01902 302 832
www.birminghammidshires.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.co.uk
Cheltenham & Gloucester
0500 246810
www.cheltglos.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
Kent Reliance BS
0800 783 4248
www.krbs.co.uk (site being redeveloped when we went to press – 14.8.02)
Monmouthshire BS
01633 844402
National Counties BS
01372 747771
www.ncbs.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995995
www.safeway.co.uk
Shepshed BS
01509 822000
www.theshepshed.co.uk
National Savings & Investments
0845 964 5000
www.nsandi.com
Savings accounts
Abbey National
0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Egg http://new.egg.com
Halifax www.halifax.co.uk
Legal & General
0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Nottingham BS
0115 956 4707
www.nottingham-bs.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS
0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS
0800 028 8383
www.theuniversal.co.uk

UNIT TRUSTS (p42)
Financial Services Authority FSA Consumer Helpline
0845 606 1234
www.fsa.gov.uk
Investment Management Association 020 7831 0898
www.investmentuk.org
To find an IFA
IFA Promotion
0117 9711177
www.unbiased.co.uk
Society of Financial Advisers (SOFA)
020 7417 4442
www.sofa.org

WIDESCREEN TVs (p20)
Bush 020 8787 3111
JVC 0870 330 5000
www.jvc.co.uk
LG 0870 607 5544
www.lge.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 9009070
www.philips.co.uk
Sanyo 01923 246363
www.sanyo.co.uk
Sony 08705 111999
www.sony.co.uk
Toshiba 0115 9766958
www.toshiba.co.uk

CONTACT US

MEMBERS' HELPLINE
0845 307 4000

The Helpline team is ready to answer your call Monday to Friday from 8.30am to 8pm and on Saturdays and bank holidays from 9am to 1pm.

PLEASE NOTE
So that we can go on improving our services, some calls will be monitored and recorded to help identify staff training needs.

POST Membership Services Dept
PO Box 44
Hertford X
SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE
www.which.co.uk/whichextra

OUTSIDE THE UK
+44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
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quick index 2002

Main features in the March to August 2002 issues, and any corrections (+) and updates (●) on these topics. For reports in this month's issue, see p3.

A

Advertisements: investment May 8

B

Babies: gadgets for May 30
Banking: internet Jun 32
Banks: switching May 20

C

Cameras: SLRs May 50
Cars: alternative fuels May 24 + Jun 58
child seats Jun 20
crash safety Jul 40
new models: owners' views Apr 32 Jun 38
reliability Aug 34
safety Mar 20
security Jul 47
warranties Mar 34
Chemicals: household Aug 8
Computer software: financial Apr 40
free Mar 51
Computers: keyboards Apr 30
mice Apr 30
upgrading May 54
Council recycling Jul 34
Credit cards Jun 46

D

DVD players Aug 16

E

Electrical appliances: reliability May 26
replacing Jun 26

F

Farmers' markets Jul 37
Film processing Aug 30
Finances: family: makeover Mar 24
Food: organic processed Apr 22
supermarkets' premium Mar 30 + May 58
Fridge-freezers Apr 42
Funeral directors Mar 8 + May 58

G

Gadgets: for babies May 30
for gardening Aug 36
for travel Jun 30
Gardening gadgets Aug 36
Gin Jul 50

H

Hair removal products Aug 46
Headphones Jun 24
Holiday insurance Mar 44 + May 58
House insurance Aug 21 + Sep 59
Houses and flats: extensions May 33 + Jul 58
selling Jun 52

I

Ice cream Jun 49
Income protection insurance Aug 38
Internet: banking online Jun 32
Investments: ads for May 8
property Jun 42
tracker funds Jun 16
Irons: steam Jul 22
Isas: cash Mar 26
transferring: advice Apr 12

J

Juice extractors Mar 40 + May 58

K

Kitchen scales Aug 26
Kitchens: makeover Jul 52

L

Lawn mowers: rotary Apr 26 + Jun 58
Loans: payment protection insurance Jul 12

M

Mobility products Apr 8

O

Organic food: processed Apr 22

P

Paints: outdoor Apr 36 + Jun 58
Pensions: state: changes Mar 48 + May 58
Play equipment Jul 19
Printers: inkjet Jul 30 + Sep 59
Private medical care May 46
Product reliability May 26
Property: investing in Jun 42

R

Radio: digital May 21
Recording from TV Mar 16 + May 58
Recycling: by councils Jul 34
Retirement income Jul 26

S

Scales: kitchen Aug 26
Share dealing May 36 + Jun 58
Solar heating Mar 52
State pensions: changes Mar 48 + May 58
Steam cleaners Aug 42
Supermarkets: premium foods Mar 30 + May 58
Surveyors: complaints Jul 8
Swimming pools: water quality Jun 8 + Jul 58

T

Television: recording from Mar 16 + May 58
Theme parks Jul 42
Tracker funds Jun 16
Trains and railways May 12
Travel gadgets Jun 30
Travel insurance Mar 44 + May 58
Tyres Apr 18

V

Vacuum cleaners May 42
VCRs Mar 16

W

Water heating: solar Mar 52
Wills: making Aug 51
Wines: Portuguese reds Mar 39

memberbenefits

News of our new member website – plus win a laptop or a Best Buy digital camera

TWO CHANCES TO WIN A BEST BUY

To celebrate the launch of Which? Extra, this month there are two chances to win a Best Buy

YOU COULD WIN A LAPTOP COMPUTER – OR £1,500 IN CASH – IN OUR SPECIAL LAUNCH COMPETITION FOR WHICH? EXTRA

Full details of how to enter the competition are on the site at www.which.co.uk/whichextra

YOU COULD ALSO WIN ONE OF FIVE BEST BUY DIGITAL CAMERAS

Just answer this question:
Which of the cameras could download five images in less than 10 seconds?

To enter our digital camera competition online, go to www.which.co.uk/whichextra. The closing date is 19 September 2002.

Which? members can also send their answers on a postcard, to reach us by the closing date, to 'BB September 02', Which?, PO Box 44, Hertford X, SG14 1SH. Please include your full name and address (including post-code), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 19 September 2002 will be entered into the competition. Winners will be informed in writing by 4 October 2002. The first five winners drawn with the correct answer will receive a Nikon Coolpix 885 digital camera. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB September 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 16 October 2002 (please include a stamped addressed envelope). Details will also be given on the website above.

Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

Which? Extra

Visit **www.which.co.uk/whichextra** – our new website available exclusively to Which? members

WHICH? extra

WHICH? ARCHIVE

At the heart of Which? Extra is an archive of hundreds of *Which?* reports – accessible instantly online. It should let you find the information you want, whenever you want it. Navigate the easy-to-follow categories, or use the search engine on the site to find the advice you want – fast.

WEB LINKS

The Which? Extra web links directory will take you straight to more than a thousand useful websites relevant to the information in *Which?*. So, for example, if you want to go to the sites of some of the Best Buy companies from this month's 'Savings Monitor' or to one of the sites that helps you find a local independent financial adviser, just go to the site and choose the 'Web links' feature from the 'Extras' pull-down menu.

E-MAIL UPDATES

Visit the site and you can register for our fortnightly Which? Extra e-mail newsletter. It will keep you up to date with the latest news from *Which?* and Consumers' Association.

DOWNLOAD A FACTSHEET

Which? Extra offers extra information, too. All our current factsheets can be downloaded from the site, including the recent factsheets on recycling and endowment shortfalls.

ASK US YOUR QUESTIONS

Each month, *Which?* experts go online to answer your questions on a topic from that month's issue. This month the topic is **Cross-Channel shopping** (see p14). If you have a question or a comment prompted by the article, e-mail us from the site (go to the 'Ask us' feature from the 'Get involved' menu). Let us have your questions by 13 September and we'll post the questions and answers on the site by 20 September.

HELP WITH OUR RESEARCH

The site will also contain details of all our current 'help wanted' requests – and give you the chance to e-mail us with details of your experiences. Your input is invaluable – we simply couldn't put *Which?* together without the thousands of responses we receive from *Which?* members each year. So take a look at the details of the areas we're investigating at the moment, and let us know whether you can help.

HOW ARE WE DOING?

Which? Extra is new and it's your site. We want to know what you like and what could be better. Use the feedback form (choose 'Your feedback' from the 'Get involved' pull-down menu) to let us know how we can make sure that Which? Extra gives you even more for your subscription.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference.

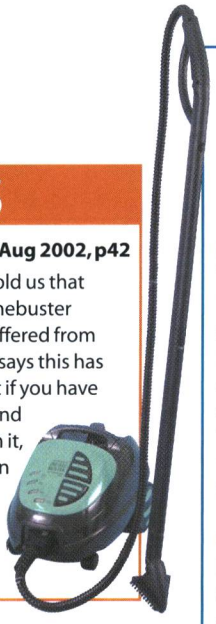
Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which
Energy bills
www.buy.co.uk/which
New cars
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

STOP PRESS

'Cleaning with steam', Aug 2002, p42

Morphy Richards has told us that early models of its Grimebuster Steam Cleaner 2200 suffered from a reliability problem. It says this has now been rectified, but if you have one of these cleaners and are having trouble with it, call Morphy Richards on 08450 777700. You will be offered a free service or, if necessary, a replacement.



CORRECTIONS

'The cartridge family', July 2002, p30

In the table on p32, the first row under print costs should read: 'Cost of one black-only text page'.

'Safe as houses', August 2002, p21

Liverpool Victoria offers a maximum of £500,000 on its buildings insurance cover (see the table, p23). And the high-value items limit for Axa's contents policies is £7,500 (see the table on p25).

PHOTOGRAPHY GETTY IMAGES

HELP WANTED

You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', p57) or by e-mail to helpwanted@which.net. Please quote the department shown below. We regret that we are unable to advise on individual problems.

ETHICAL FINANCE

We're looking for people who are interested in taking out or switching to ethical financial products – from current accounts and credit cards to mortgages and investments. If you'd be interested in featuring in the magazine, please write to Dept MB.

CARE HOMES

Do you have an older relative in a nursing or residential home? We want to hear about any problems – for example, rising fees, difficulty finding a place, or homes closing down. Write with full details to Dept CW (CH).

SWITCHING CURRENT ACCOUNTS

If you've switched current accounts away from one of the Big Four (Barclays, HSBC, Lloyds TSB, RBS/NatWest) since January, we'd like to have your experiences of how the process went. If you're willing to be featured as a case study, including having some financial details and a photo published, write to Dept MB.

LOW-PAYING SAVINGS ACCOUNTS

If you have a savings account, please share your experiences with us. Do you change accounts to get the best rates? Have you been a loyal customer in the past but now feel you can get a better deal elsewhere? Are you getting less interest than you'd thought? If you're willing to feature as a case study, which would include having some financial details and a photo published, please write to Dept MB.

ESTATE AGENTS

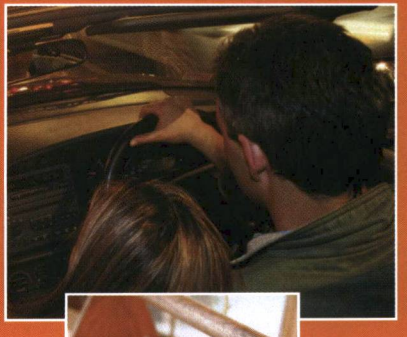
Have you ever had problems with an estate agent, when you've bought or sold property? Have you been gazumped or, as a vendor, did you get the runaround from an agent? If so, please let us know what happened and when. Please give a daytime contact number or an e-mail address and let us know if you'd be willing to feature as a case study. Dept CW (EA).

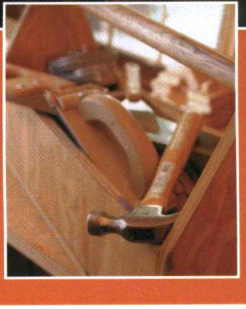
CAR OWNERS' OPINIONS WANTED

We're looking for views on the: ● Citroën C3 ● Daihatsu YRV ● Fiat Stilo ● new Ford Fiesta (from April 2002) ● Kia Sedona (from October 2001) ● Hyundai Matrix ● Mazda 6 ● new Nissan Primera (from January 2002) ● new Seat Ibiza (May 2002) ● Suzuki Ignis ● new Toyota Camry (from November 2001) ● new Vauxhall Vectra (from June 2002). Write to Dept NL with your name, address, phone number, the model and type of car and when you took delivery of it.

NEXT MONTH IN WHICH?

FISH AND FOOD SAFETY Is oily fish safe? How much should you eat? CAR INSURANCE Find the Best Buy deal for you from our analysis of 3,000 policies YOUR ESSENTIAL TOOLBOX Must-have tools for basic DIY jobs





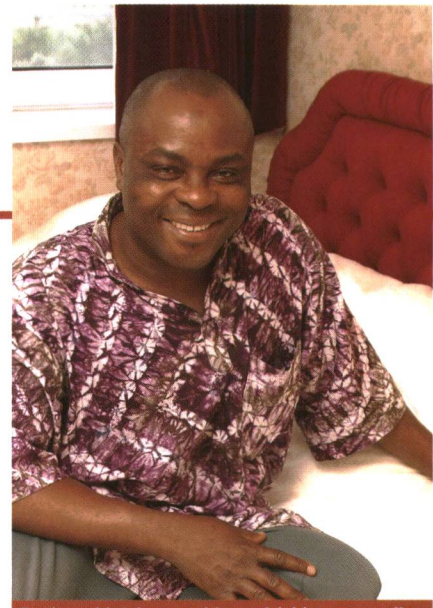
PLUS: DIGITAL TV LATEST PLUS FREE-TO-AIR BOXES ON TEST; FAMILY DOCTORS – YOUR VERDICT; BEST BUY HI-FI SEPARATES; SHED LOCKS ON TEST; OWNERS' VIEWS OF HONDA'S JAZZ AND STREAM PLUS NISSAN X-TRAIL

Coming up in future issues: PERSONAL STEREOS ON TEST – TAPE, CD, MP3 AND MINIDISC; HOW TO SWITCH YOUR MORTGAGE; HOME CINEMA SYSTEMS; BEST BUY BREAKDOWN SERVICES; DOUBLE GLAZING COMPANIES RATED; CAMCORDERS; WASHABLE NAPPIES; PREPARING FOR RETIREMENT – OUR MONEY EXPERTS ADVISE; DISHWASHERS; CURRENT ACCOUNTS

briefcases

Two recent cases from our lawyers' files

THE STORY OF FRED'S BED



Fred wouldn't let a problem with his mattress lie

Fred Egebeson has back trouble so, when he went to buy a new bed, he made a point of asking for one with a mattress that wouldn't need turning. The sales assistant at Allied Carpets suggested a Gold Slumberland pocketed bed, assuring Fred that it would be suitable because it was specially sprung. He also confirmed that Fred wouldn't need to turn the mattress. The bed cost £1,128.

The bed arrived two months later but Fred immediately noticed that it wasn't the same as the one in the shop. He contacted Allied Carpets and was told the only difference was that his bed had no built-in drawers. After just three days, the mattress started to sag. Fred contacted Allied Carpets and was told the problem would right itself when the mattress had 'settled'. Things didn't improve, so Fred complained again. This time the sagging was put down to the fact that the mattress needed to be turned. When Fred replied that he'd specifically requested a mattress that didn't need turning, he was told that all mattresses need to be turned. Allied Carpets refused Fred the right to reject the bed and, because its 28-day refund guarantee had expired, wouldn't give him his money back either. It did offer another bed in exchange but told Fred he would have to accept this sight unseen. Not happy with this situation, Fred came to us.

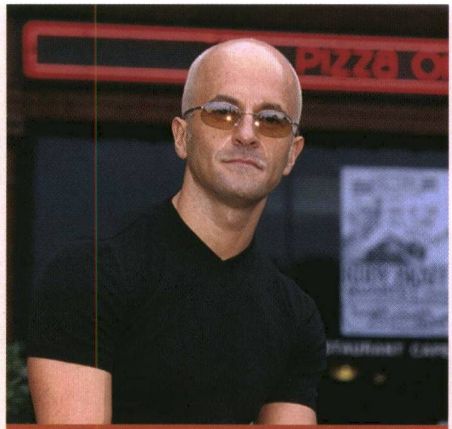
We wrote to Allied Carpets, setting out its liability for misrepresentation. We also said it was liable under the amended Sale of Goods Act (1979) for selling a bed that didn't match its description. It wouldn't settle so we helped Fred issue proceedings in the small claims court. Allied Carpets was ordered to refund the full amount, on condition that the bed was returned. Allied Carpets didn't want the bother of this, so offered £800 compensation instead and said the bed could stay. Fred accepted this offer. The bed is now in his spare room.

POINT OF LAW

If you enter into a contract on the strength of a statement, and that statement turns out to be false, you may have a claim for misrepresentation if you suffer a loss as a consequence.

PHOTOGRAPHY JOE SHEEHAN, JOHN TRENHOLM

TAKING THE PIZZA



A booking mix-up marred Francisco's birthday treat

As a birthday celebration for a friend, Francisco Imedio made a reservation at Pizza on the Park. The restaurant suggested a table in the Music Room, where there would be live music and 'lots of fun'. Francisco was told he would have to pay a deposit of £16 per person to secure the booking but was assured the amount would be deducted from the final bill. Francisco used his credit card to pay the £368 deposit to cover 23 guests.

When Francisco and his friends arrived at the restaurant, they discovered that the Music Room was in fact a listening room. There was no live music at first but when it did start, people were requested to stay silent. The party complained and eventually moved to another table away from the listening room. Then Francisco was told the £16 'deposit' was a charge for entrance to the Music Room, not a deposit to be deducted from the bill.

Four other people had joined the group, so the entrance charge finally came to £432. Pizza on the Park refused to deduct any money from the bill, offering only a free meal for four as a goodwill gesture. Francisco and his friends reluctantly paid. Francisco came to Which? Legal Service.

We wrote to Pizza on the Park to say that the contract it had made with Francisco when he booked was on the basis that the payment of £16 a head was a deposit which would be deducted from the bill, and that there was no justification for charging £432 for entrance to the Music Room. Pizza on the Park simply repeated its offer of a free meal, so we helped Francisco issue proceedings in the small claims court for the sum of £432 plus compensation for loss of enjoyment. Before the case was heard, Pizza on the Park agreed to pay £500.

POINT OF LAW

The terms that apply to a contract are those that are agreed when the contract is made. You can vary the terms of a contract only if both parties agree to the changes.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

Visit the Which? Extra site today

There's so much more to Which? Extra

JOIN IN OUR FEATURES

Every month we invite you to help our coverage of issues featured on the site and in the magazine. You can email us to investigate a scandal, to request a test on a new product you've seen, or to relate your experience of a particular product or service.

GO INTO MORE DEPTH

Every month you can get the story behind the story by emailing us a question about one of our featured articles. You can also follow the web links to sites related to our reports or check out the on-line prices of our best buys and others on test.

WE'RE ON YOUR SIDE

Which? Extra is as much yours as it is ours. While we'll email you up-dates and new site features, we hope you'll get back to us with comments and feedback on all aspects of Which?

PLUS HUNDREDS OF INSTANT ON-LINE REPORTS

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With a laptop you can do everything you do on your home computer – maybe more!

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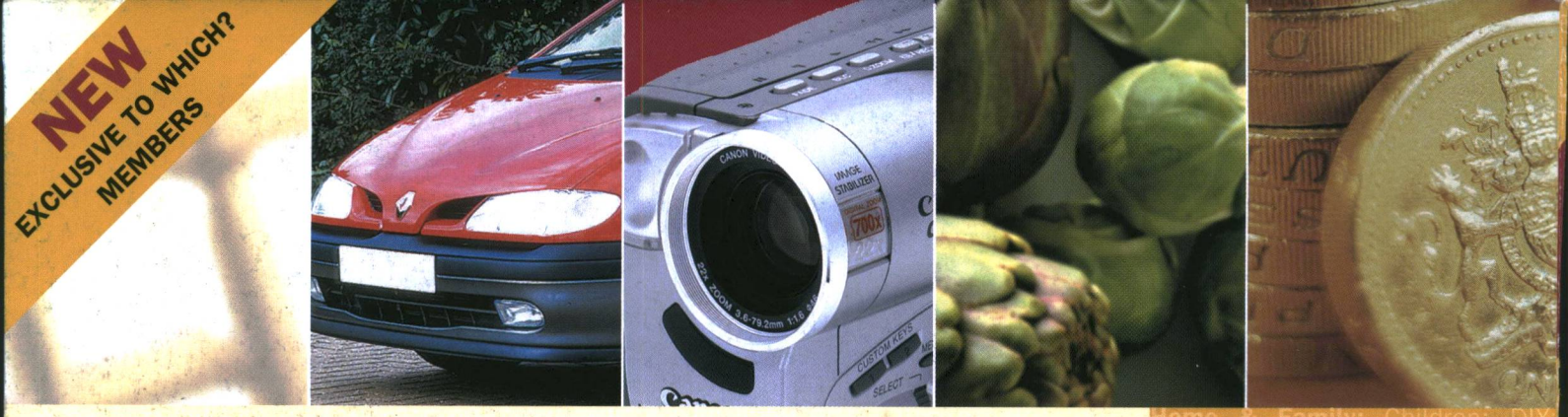
3. Click on the link to the laptop competition
4. Answer a simple question

That's it. The next thing you know, a Best Buy laptop could be yours.

Please note: prize may differ from that shown

WHICH? extra

www.which.co.uk/whichextra



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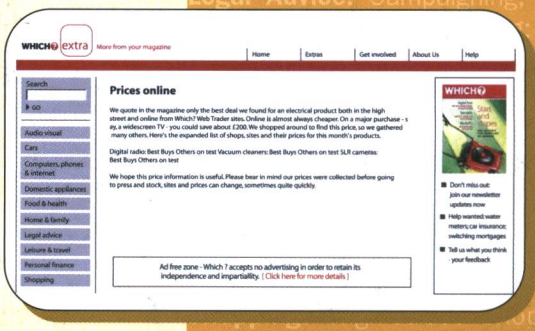
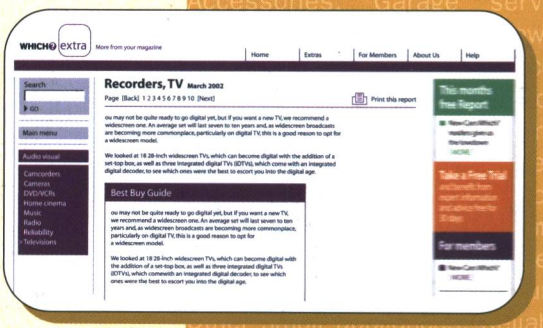


Prices Online
We shop around to find the best prices on anything from Widescreen TVs to SLR cameras



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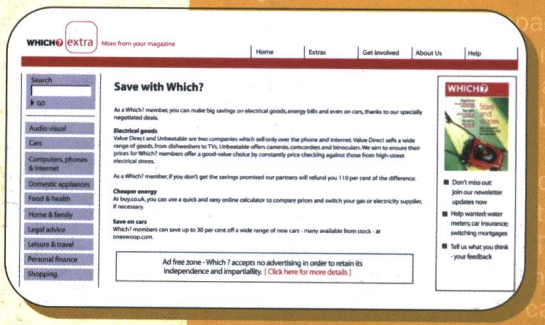

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